

# ANNUAL REPORT

OF THE

# Superintendent of Banks

OF THE

STATE OF NEW YORK

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TRANSMITTED TO THE LEGISLATURE JANUARY 5, 1916

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ALBANY

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1916



# STATE OF NEW YORK

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No. 10

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## IN SENATE

JANUARY 5, 1916

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### ANNUAL REPORT OF THE SUPERINTENDENT OF BANKS

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STATE OF NEW YORK

BANKING DEPARTMENT

ALBANY, *December 31, 1915*

*To the Honorable, the President of the Senate:*

SIR.—I have the honor to submit to the Legislature in accordance with the provisions of chapter 369 of the Laws of 1914, the annual report of this Department relative to incorporated banks, individual bankers and private bankers for the fiscal year ended September 30, 1915.

Very respectfully, your obedient servant,

EUGENE LAMB RICHARDS,  
*Superintendent of Banks.*



# REPORT

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*To the Legislature:*

The last fiscal year was not only one of the most eventful years in the history of the Banking Department of the State of New York, but promises to be memorable as an epoch-making period in the financial history of the United States.

Assuming office almost at the time of the passage of the new Banking Law of the State, I had hardly time to familiarize myself with the broad scope of the new statute and become acquainted with the working force of the Department when I was confronted with a situation absolutely unique and unforeseen that put to the proof the merits of that statute, tested to the uttermost the efficiency of the Department, the abilities of its officers and examiners and the strength of the financial institutions under its supervision.

As a result of the European War, the Stock Exchange closed, thousands of foreign-born depositors, summoned to their native countries, demanded from the various banking institutions the full amount of their deposits and a general spirit of financial unrest and doubt prevailed.

On the first of November, 1914, when all the provisions of the new Banking Law relative to private bankers went into effect, conditions were startling, if not appalling, and demanded the exercise of the greatest discretion and courage. Many of the private bankers not hitherto subject to supervision had been found in such condition that they were unable to respond to the demands made upon them and it was evident that still others might go to the wall. The failure of these private bankers had precipitated runs, not only upon other individuals engaged in the same business, but upon incorporated banks and savings banks in their immediate vicinity and, in order to check the incipient panic, courageous co-operation between the Department, the

Clearing House authorities and the various associations interested in preserving the stability of financial institutions became necessary.

At the suggestion of the Department, the savings banks, the savings and loan associations and all private bankers who were in a position to do so enforced throughout the State the provisions of the statutes or of their contracts with depositors requiring notice before repayment of deposits could be required. In this way, the cash resources of the various institutions were protected and time given to depositors to recover from their fears and view the situation calmly and reasonably.

In December, the Stock Exchange again opened and permitted trading in listed stocks and bonds under certain restrictions as to minimum prices, and within a few months from this period of doubt, not only was the stability of our own institutions assured, but confidence was restored to such an extent that from a debtor nation we are rapidly becoming a creditor nation, and our financial institutions the Bankers of the World. Among the things which have enabled us to assume this position, in addition to the vast extension of credit rendered possible by the importation of gold from Europe as a result of the general revival of business and the large orders for munitions received from the warring nations, should be especially mentioned the power to deal in acceptances conferred upon State institutions by the Banking Law and the ample supply of currency rendered possible by the Federal Reserve Act.

The demands made upon the Department for liquidation purposes, as a result of the failure of so many private bankers, were extremely onerous and necessitated an increase in the number of employees for that special purpose as well as in connection with the enforcement of the new provisions of law with reference to private bankers and general violations of the statute. Although the Bankruptcy Law had not been amended so as to exempt private bankers from its provisions, the United States Courts in all cases appointed the Superintendent of Banks as receiver in these liquidations, upon his agreeing to serve as such receiver without compensation, thus saving thousands of dollars to the unfortunate depositors of these banks, and I am pleased to be able to report that, during my administration, all expenses of

liquidation, except as they have resulted from an increase in the number of liquidations, have been greatly reduced.

The strength and stability of the financial institutions of the State under existing laws as at present administered seem to be demonstrated by the fact that during this time of stress and strain not a single institution previously under the supervision of the Department failed to respond to all demands legally made upon it or was compelled to close its doors, with the exception of a small "one-man" bank in Northern New York having deposits of less than \$75,000, which failed as a result of the manipulations of its principal officer, who was also its principal stockholder.

The State institutions have apparently emerged from this period of trial with prospects of more successful operation and of greater usefulness and service to the agricultural, business and commercial interests of the State than heretofore.

The close of the fiscal year presented a complete antithesis to the beginning. There was throughout the State, as well as throughout the country, a revival of business along practically all lines, and the greatest optimism prevailed. The Stock Exchange had re-opened and its daily transactions were making new records. In fact, owing to the great increase in the apparent value of certain stocks, formerly scarcely known, as a result of war orders, there developed one of those wild speculations which usually result in equally violent collapse in values, but again the real conservatism and business foresight of the financial leaders of the State and nation were displayed in their control of conditions.

Attention was forcibly called to the absolute impossibility of foreseeing all the possible results of the European cataclysm, and various measures adopted to stem a speculation that threatened to become a mere gamble. As a result, a halt seems to have been called upon undue speculation and, under wise and sane leadership, the financial resources of the country and State are being marshaled to meet whatever emergencies the future may bring forth, to fortify and confirm the enviable position in the business and commerce of the world which the country has now attained, with the assured result of paving the way for future progress.

## NEW CLASSES OF INSTITUTIONS

Next to the provisions respecting private bankers, those sections of the new Banking Law which have aroused the most discussion within the State and the greatest interest elsewhere, related to the organization by Savings and Loan Associations of the Land Bank of the State of New York, and to Credit Unions. While the times have hardly been propitious for any great extension of loans upon land values through the Land Bank of the State of New York, the corporation has been duly organized, its first issue of bonds sold and the proceeds distributed to the member associations applying for funds. It has been conservatively managed, at small expense, and, even at this time, has quite as fully demonstrated its possibilities for profit and usefulness to its member associations as the Federal Reserve Banks have proved their capacity for service and usefulness to the member banks. It is believed that, if the same care and conservatism is exercised in its future management, it will ultimately fulfill the expectations of its founders. The promoters of this bank believe the success of the undertaking has already been demonstrated by the establishment of the First Farmers' Savings and Loan Association, in Sullivan County.

The establishing of the system has been a matter of painstaking and cautious procedure. In this work, invaluable service has been rendered the Land Bank by the Guaranty Trust Company, which has approached this question with the purpose of rendering a public service to the farming communities of this State, and has purchased the first series of bonds issued by the Land Bank. The proceeds of this sale have been invested in Ontario, Saratoga, Sullivan, Rensselaer, Queens and Kings Counties, a fair proportion being in farm mortgages.

It is proposed to secure amendments to the Banking Law with a view to clarifying the statute and increasing the salability of the bonds of the Land Bank by giving their holders a more clearly defined position in regard to the supporting security.

Seventeen Credit Unions have thus far been incorporated. A considerable number of applications are pending and the



Department is having more inquiries and correspondence with reference to these small co-operative institutions than with reference to any other class of institutions. A number of large corporations, including the American Can Company, the Postal Telegraph-Cable Company, the Equitable Life Assurance Society of the United States and the Mutual Life Insurance Company have actively assisted in the organization of Credit Unions among their employes in order to encourage thrift and assist them in obtaining small loans for their own personal needs by co-operative methods. It is regretted that, while these institutions, as well as the Land Bank of the State of New York, were especially designed to afford an extension of credit facilities in rural communities, thus far there seems to have been a greater appreciation of their possibilities in the cities.

#### PRIVATE BANKERS' BUREAU

At the close of business September 25, 1915, there were under the supervision of the Banking Department in the Private Bankers' Bureau 75 private bankers, not counting 12 partially exempt ones. The total resources of these private bankers, as of the date mentioned, were \$14,094,273. There were also under the supervision of the Private Banker's Bureau 11 Credit Unions, two personal loan brokers, and 19 personal loan companies, bringing the total number of institutions up to 118. In addition to the regular examinations, numbering 193, required by the statute, scores of special investigations were made on complaints as to the method of doing business of certain private bankers and on other alleged violations of the Banking Law. Also, in addition to the regular examination work, it has been necessary, in many instances, for the Examiner to install complete sets of books of account, and much time has been spent along these lines and in assisting the various private bankers to systematize their accounting methods. In the year ending September 25, 1915, six private bankers were closed by this Department.

On June 2, 1915, the Equitable Personal Loan Company was closed by the Department, but upon making good the impairment of capital and paying in a sufficient sum to insure its protection, it was permitted to reopen on September 3, 1915. On May 1, 1915, D. W. Quinn, Jr., who had been designated as Special

Deputy in charge of the Union Bank of Brooklyn, assumed supervision of the Private Bankers' Bureau, in addition to the liquidation of the Union Bank, his salary being prorated between the two, thus materially reducing the cost of supervising this bureau. On November 1st, Mr. Quinn resigned from the Department and Fletcher G. Crane, who had been associated with Mr. Quinn in the Private Bankers' Bureau, was designated as Examiner in charge of this bureau. In October three Inspectors were appointed to make investigations of complaints and violations of the law and to assist in examining work.

The total number of private bankers reporting to the Superintendent of Banks at the close of business September 25, 1915,, was seventy-five. The statement showing condition of private bankers at the close of business September 25, 1915, follows:

## RESOURCES

Stock and bond investments:	
Public securities .....	\$2,006,498
Private securities .....	2,669,736
Real estate owned .....	3,736,190
Mortgages owned .....	1,274,140
Loans and discounts secured by bond and mortgage, deed or other real estate collateral .....	153,135
Loans and discounts secured by other collateral .....	266,657
Loans, discounts and bills purchased not secured by collateral .....	359,474
Accounts receivable .....	40,161
Due from customers for exchanges, money order and steamship tickets sold .....	11,431
Overdrafts .....	4,027
Due from trust companies, banks and bankers .....	2,717,118
Deposits with express and steamship companies .....	12,826
Specie .....	34,010
United States legal tender notes and notes of national banks .....	238,693
Federal reserve notes .....	24,350
Foreign currency .....	168,104
Foreign postage .....	5,401
Cash items, viz; exchanges and checks for next day's clearings, other cash items .....	116,659
Other assets .....	255,471
Add for cents .....	192
<b>Total .....</b>	<b>\$14,094,273</b>

## LIABILITIES

Permanent capital .....	\$1,802,590
Surplus (including all undivided profits) on market value of stocks and bonds .....	1,607,871
Deposits .....	7,614,687
Due trust companies, banks and bankers .....	21,747
Bills payable .....	1,382,336
Rediscounts .....	26,137
Other liabilities .....	1,548,806
Add for cents .....	99
<b>Total .....</b>	<b>\$14,094,273</b>

## AMENDMENTS TO THE BANKING LAW

Comparatively few amendments were made to the Banking Law during the last session of the Legislature and none that involved any departure from the general principles embodied in the revision. A few were found necessary to correct slight errors in phraseology, remove minor ambiguities and permit a reasonable addition to the investments of savings banks. The principal amendment consisted of a revision of the article relating to personal loan companies and personal loan brokers by which it is believed that the statute with reference to these remedial corporations has been rendered as nearly perfect as present experience permits. The special act which previously conflicted with the provisions of the Banking Law was very wisely repealed. Upon my recommendation, an appropriation of \$5,000 for the salary of a fourth deputy was dispensed with, it being my opinion that this position was unnecessary and would entail an expense upon a small class of institutions which could ill afford to stand it. The revision of the Banking Law has proved so satisfactory that I do not expect in this report to recommend any material amendments. Bills to simplify procedure in some cases and to correct slight inaccuracies will be prepared and submitted for the consideration of the Legislature early in the session.

## CONDITION OF STATE BANKS

Seven (7) new State banks were authorized by the Superintendent of banks during the year and five (5) ceased to do business. Of those authorized, three (3), the Bank of Belfast, Bingham State Bank, and the Cohocton State Bank, had previously operated as private banking institutions, although not under the supervision of this Department. Of the five (5) banks closed during the year, one, the Security Bank of New York, was taken over by the Century Bank which itself later entered the National system and subsequently merged with the Chatham and Phoenix National Bank.

The Rome City Bank was taken over for liquidation by the Rome Trust Company, an institution organized and controlled by the same interests and which was desirous of broadening its activities.

It has been my aim since I assumed office, before exercising the prerogative vested in me of taking possession of an institution when its condition warranted, to use every legal and legitimate means of avoiding such action. In furtherance of this policy, when an institution situated on the lower East side of New York City, was found after a thorough examination to be in an unsafe condition, I solicited the aid of several stronger institutions in the neighborhood and, as a result of my efforts, one of the State institutions purchased the major part of the assets, and depositors were guaranteed payment in full.

A special examination of the Bank of Cape Vincent following closely the sudden death of its cashier and principal stockholder, showed this institution to be in an unsafe and unsound condition and, on May 5, 1915, I took possession, under the provisions of Section 57 of the Banking Law. The size of this institution did not warrant the expense of keeping a special deputy at Cape Vincent, and its affairs were placed a few days after its closing, under the jurisdiction of the Liquidation Bureau of this Department.

The total number of State banks reporting to this Department at the close of business on September 25, 1915, was two hundred (200).

These figures show an aggregate gain in total resources during the year of \$12,373,957 as compared with a gain during the previous year of \$41,835,583. It must be taken into account, however, that about twenty-five millions were taken out of the State system with the withdrawal of the Century Bank and Security Bank.

Bond investments show an increase of \$6,694,744 while loans and discounts show a decrease of \$592,496. Commercial paper continues in favor and short term notes are still popular for investment.

Cash on hand shows a decrease during the year of \$11,868,447, while the amount due from banks shows an increase of \$20,946,453. Total deposits increased during the year \$18,972,788, all of which is accounted for by the item shown as Due Trust Companies, Banks and Bankers, and which increase, I believe, is due, to a large extent, to the very low rates existing for call money.

The ratio of capital and surplus to deposits for the year 1915 was about fifteen per cent as compared with fifteen and eight-tenths per cent in 1914.

I have looked with disfavor upon the hypothecation of assets for the purpose of borrowing, and it is encouraging to note that bills payable amounted to \$1,120,500 on September 25, 1915, while on September 12, 1914, they were \$4,107,000.

A consolidated statement of the condition of State banks on September 25, 1915, in comparison with their condition at the close of business on September 12, 1914, follows:

RESOURCES	1915	1914
Stocks and bonds, viz.:		
Public securities, market value.....	\$18,886,023	\$25,735,634
Private securities, market value.....	75,244,424	61,700,069
Real estate owned.....	19,924,976	19,063,452
Mortgages owned.....	11,712,698	11,134,089
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	11,304,301	11,976,103
Loans and discounts secured by other collateral.....	159,906,678	140,292,675
Loans, discounts and bills purchased not secured by collateral.....	202,984,726	222,519,423
Overdrafts.....	141,915	180,258
Due from trust companies, banks and bankers.....	72,339,462	51,393,009
Specie.....	54,546,289	58,703,952
Legal tender notes and notes of National banks.....	18,223,130	29,493,663
Federal reserve notes.....	529,958	.....
Cash items.....	20,540,274	17,510,483
Customers' liability on acceptances (per contra, see liabilities).....	1,829,590	414,167
Assets not included in any of the above heads.....	3,027,067	8,650,626
Add for cents.....	811	762
<b>Total resources.....</b>	<b>\$671,142,322</b>	<b>\$658,768,365</b>
<b>LIABILITIES</b>		
Capital.....	\$34,238,000	\$35,308,000
Surplus, including all undivided profits (market value).....	52,396,967	53,055,016
Preferred deposits, viz.:		
Due New York State savings banks.....	26,572,511	23,880,476
Due New York State savings and loan associations, credit unions and land bank.....	746,048	567,045
Deposits by the State of New York.....	4,654,976	6,609,639

LIABILITIES	1915	1914
Deposits by Superintendent of Banks of the State of New York.....	\$798,570	\$598,744
Other deposits secured by a pledge of assets.....	3,556,600	2,839,597
Deposits otherwise preferred.....	232,345	183,754
Due depositors, not preferred.....	475,463,349	479,444,862
Due to trust companies, banks and bankers.....	64,228,671	43,156,165
Bills payable.....	1,120,500	4,107,000
Rediscounts.....	130,174	369,522
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	1,835,613	414,167
Other liabilities.....	5,167,602	8,233,985
Add for cents.....	396	393
<b>Total liabilities.....</b>	<b>\$671,142,322</b>	<b>\$658,768,365</b>

#### TRUST COMPANIES

The same number of trust companies reported to the Superintendent of Banks at the close of business September 25, 1915, as at the close of business on September 12, 1914.

Total resources show an increase of \$440,583,451 and total deposits an increase of \$433,124,378, while stock and bond investments are larger by \$39,239,518 than in 1914 and loans and discounts by \$127,398,978.

The largest increase is found in the amount of cash on hand and in banks, this item aggregating \$480,167,469 as against \$279,980,551 in 1914. This large increase is attributed to the existing low rates of money and to the increased reserves required because of the abnormal increase in deposits.

The following is a comparative table showing the important items in the reports of all the trust companies as made to this Department as of September 25, 1915, and September 12, 1914:

	1915	1914
Number of companies reporting . . . . .	81	81
Total capital . . . . .	\$79,100,000	\$79,700,000
Total deposits . . . . .	1,837,934,024	1,404,809,646
Deposits by the State of New York . . . . .	8,334,765	13,157,385
Surplus and undivided profits on market value of stocks and bonds . . . . .	167,160,196	162,158,956
Due from trust companies, banks and bankers . . . . .	332,395,561	160,761,527
Cash on hand . . . . .	147,771,908	119,219,024
Total resources . . . . .	2,155,537,274	1,714,953,823
Loans and discounts secured by real estate col- lateral . . . . .	14,211,264	13,862,595
Loans and discounts secured by other collateral . . . . .	683,360,410	582,026,645
Loans, discounts and bills purchased not secured by collateral . . . . .	216,867,513	191,150,969
Stock and bond investments . . . . .	497,014,085	457,774,567
Mortgages owned . . . . .	90,481,939	91,535,302
Real estate owned . . . . .	43,516,404	42,502,036

## SAVINGS BANKS

There has been no change during the past year in the number of savings banks in the State; in fact, no savings bank has been authorized since March 16, 1910. However, an application is now pending for the authorization of an institution in Kings county.

The reports of one hundred forty (140) savings banks of the State on the morning of July 1, 1915, showed the following condition:

	Total	Increases during the year
Resources . . . . .	\$1,930,596,230	\$18,572,355
Due depositors . . . . .	1,791,524,601	18,311,202
Market value surplus . . . . .	138,020,085	98,263
Par value surplus . . . . .	176,893,305	12,765,730
Interest paid or credited . . . . .	64,369,705	2,759,206
Amount deposited during year . . . . .	387,072,851	*53,249,993
Amount withdrawn during year . . . . .	433,117,019	*20,195,467
Number of open accounts . . . . .	3,202,659	21,411

\* Decrease.

A glance at the above figures shows that during the past year interest credited depositors aggregated \$64,369,705, whereas total deposits show an increase of \$18,311,202. The net decrease in these two items is due, I believe, to the unsettled conditions created during the latter part of the year 1914 and to the withdrawal of funds either for investment or speculation during 1915.

It is with a great deal of satisfaction that I am able to again report that the savings banks of the State were able to meet the heavy demands made upon them since the outbreak of the European war and there are now strong indications that their deposits will materially increase during the next year.

#### CREDIT BUREAU

The usefulness of the Credit Bureau has been demonstrated many times during the past year. This Bureau is one of the most important in the Department. Its files continue to collect and compile valuable data with respect to borrowers, as well as information on inactive and unlisted securities.

During the year, I have carried out an innovation, by adding to the duties of this Bureau the work of appraising security holdings of institutions under the supervision of this Department, in the so-called Metropolitan district. This work was formerly done by the examiners making the examination and it is estimated that the change has saved the time formerly taken up by two examiners throughout the year, thereby resulting in a saving of fully \$5,000 annually. These added duties are being performed without additional help.

A systematic effort is being made by the Credit Bureau to improve the credit information and credit files of the banks and trust companies under the jurisdiction of this Department. In addition to providing additional protection to the institutions, these suggested facilities are of a great benefit to the examiners when making their regular examinations.

#### BOROUGH BANK OF BROOKLYN

During the period that the affairs of the Borough Bank of Brooklyn have been in the charge of this Department there has



been very little activity in the real estate market and, while this Department has been successful in negotiating some sales, in a great many instances the offers obtainable have been so far below even the present market value of the property that the Superintendent of Banks could not feel justified in accepting them.

An action has been instituted against the stockholders of the bank to recover 100 per cent assessment upon the outstanding capital stock of \$200,000. The pending action will be brought to trial at the earliest possible date and every effort made to secure a judgment in favor of the creditors.

#### UNION BANK OF BROOKLYN

The changes made in the management of this liquidation as reported to you in March, 1915, have, in my opinion, been fully justified by the results obtained. In that report I stated that the cash on hand at that time was in excess of \$100,000, as compared with \$87,000 on hand December, 1914. We have now cash on hand of over \$225,000. In addition, the indebtedness of the bank has been reduced and we have succeeded in making a substantial reduction in overhead charges.

The action to enforce the statutory liability of the stockholders is being vigorously prosecuted. This suit was begun in 1911 to compel the stockholders of the Union Bank to pay one million dollars, the par value of their holdings in the bank. After the action was begun, a number of demurrers were interposed by the different defendants, setting up various grounds of objection to the complaint. Although these demurrers could have been brought on for trial on five days' notice, nothing was done by the attorney then in charge of the legal work for the liquidation to dispose of them. It was not until I had appointed new counsel to succeed the attorney appointed by my predecessor, that any action was taken in this matter. Immediately upon appointment of new counsel, the motion for an order over-ruling these demurrers was made and this motion was brought on for a hearing before Supreme Court Justice Jaycox, who on March 3, 1915, handed down a carefully prepared opinion over-ruling the demurrers. The defendants appealed to the Appellate Division, Second Department, which appeal was argued on May 12, 1915.

The Court held its decision under advisement until December 8th, when it affirmed the order of the lower court, upon the opinion of Justice Jaycox. This decision clears the way for a vigorous prosecution of the action. However, owing to the long delay before I assumed office in pressing the case a number of the defendants have died or become bankrupt which necessarily will reduce the amount to be recovered. It is proposed to press the case for trial with all possible speed.

Several other important actions have been brought to a successful determination since my last report in March of 1915. The Court of Appeals granted a new trial in the case of Union Bank of Brooklyn vs. David A. Sullivan and others. This was an action on a note for \$150,000, made by certain directors of the bank. The complaint was dismissed at trial and the judgment of dismissal was affirmed by the Appellate Division. Both courts were reversed by the Court of Appeals. After the decision of the Court of Appeals granting a new trial, certain of the defendants entered into negotiations for the settlement of the claim of the bank against them and after prolonged negotiations these defendants paid \$125,000 in cash in settlement of the claim of the bank against them.

Another important success was in the case of the Union Bank of Brooklyn vs. Fleitman as administratrix. In this case the bank had sued the late F. Augustus Heinze on certain promissory notes on which Heinze admitted there was due about \$195,000, but he interposed a counter-claim for the damages which he claimed had been caused by the failure of the bank to sell certain collateral on his request. The jury fixed his damages at \$150,000 and the bank was given judgment for the difference, or about \$45,000.

From this judgment the bank appealed on the ground that the damages were inadequate. The appeal was argued in April, in the Appellate Division for the Second Department, and the judgment was there reversed and a new trial ordered. Heinze having died, the action was continued against his administratrix. The new trial was had in November of 1915, which resulted in a judgment for the bank for \$214,000.

Another case disposed of was that brought by George Tonkonogy who claimed \$30,000 for legal services. The case was tried and Mr. Tonkonogy's claim was dismissed.

Among the more important actions pending are a number of suits relating to a certain fund of \$12,500 which is claimed by the Idaho Maryland Development Company, the Augustinian College of Villa Nova, and by John M. Reiner, each of whom has brought a separate suit. The matter had been so arranged, however, that all of the conflicting claims are to be determined in one action and the bank's liability limited to one sum of \$12,500.

There is pending also an action brought against the American Bonding Co. of Baltimore to recover about \$10,000 and interest on two appeal bonds which this company gave in the case of Wiener vs. Bass, which is a foreclosure suit where the Union Bank was the real party in interest. It is hoped that a full recovery can be had in this action.

In addition to the foregoing, many minor cases have been disposed of by trial or by settlement and vigorous efforts have been made to realize on some of the old judgments which the bank owns with the result that a considerable amount has been obtained on judgments which were regarded as of little or no value.

A number of foreclosure suits have been carried through and others are now pending, the most important foreclosure being that of the Liberty Avenue Theatre which has resulted in the bank obtaining title to this property.

Since the close of the fiscal year, Daniel W. Quinn, Jr., who was Special Deputy Superintendent of the Union Bank in liquidation, resigned to accept the vice-presidency of an important trust company. I have since designated another of my examiners, George V. McLaughlin, to succeed Mr. Quinn. Mr. McLaughlin has had considerable experience with Kings County real estate and is eminently fitted for the place to which he has been appointed.

#### NORTHERN BANK OF NEW YORK

During the past year a number of very important cases bearing on the liquidation of the Northern Bank of New York have been decided in favor of this Bank. Action to enforce the stockholders statutory liability has enabled the Superintendent of Banks to

enter judgment against all stockholders of record and as a result of the pressing of this action approximately \$210,000 has been collected. An action brought by the City of New York to establish a preference for its deposits of about \$196,000 was decided in favor of the Bank. The action of the Superintendent of Insurance to secure the cancellation, on the ground of fraud, of a note of \$50,000 made by the Title Guarantee & Trust Company, of Rochester, N. Y., resulted in the Bank's favor, and on a counterclaim the Northern Bank was allowed a judgment of \$67,750.40.

Dividends aggregating \$3,605,935.87, or a total of 65%, have been paid to the creditors of the Bank. Included in this amount is a 5% dividend of \$286,152.51 which was paid on November 15th of this year. There have been allowed to creditors of the Bank offsets and preferential payments aggregating \$1,060,349.97, making a total disbursement to creditors of approximately \$4,666,385.84.

The Northern Bank was closed by the Superintendent of Banks on the morning of December 27, 1910, and has remained in his possession since that time. It is estimated that the assets now on hand, when liquidated, will permit the payment of a further dividend of at least 5%.

#### AGENCIES OF FOREIGN CORPORATIONS

The following agencies have so far been licensed under the law:

NAME	Address	Address of agency
African Banking Corporation, Ltd.....	London, England..	64 Wall st., New York, N. Y.
Anglo South American Bank, Ltd.....	London, England..	60 Wall st., New York, N. Y.
Bank of British North America.....	London, England..	52 Wall st., New York, N. Y.
Bank of British West Africa, Ltd.....	London, England..	64 Wall st., New York, N. Y.
Bank of Montreal.....	Montreal, P. Q....	64 Wall st., New York, N. Y.
Bank of Nova Scotia.....	Halifax, N. S.....	48 Wall st., New York, N. Y.
Canadian Bank of Commerce.....	Toronto, Canada..	16 Exchange pl., New York, N. Y.
Colonial Bank.....	London, England..	82 Wall st., New York, N. Y.
Chartered Bank of India, Australia and China.....	London, England..	88 Wall st., New York, N. Y.
The Commercial Bank of Spanish America, Ltd.....	London, England..	20 Broad st., New York, N. Y.
International Banking Corporation.....	Bridgeport, Conn..	60 Wall st., New York, N. Y.
London and Brazilian Bank, Ltd.....	London, England..	56 Wall st., New York, N. Y.

NAME	Address	Address of agency
The London and River Plate Bank, Ltd..	London, E. C. ....	51 Wall st., New York, N. Y.
Merchants' Bank of Canada.....	Montreal, P. Q. ....	63 Wall st., New York, N. Y.
National Bank of Cuba.....	Havana, Cuba.....	1 Wall st., New York, N. Y.
Royal Bank of Canada.....	Montreal, P. Q. ....	68 William st., New York, N. Y.
Standard Bank of South Africa, Ltd.....	London, England..	55 Wall st., New York, N. Y.
Yokohama Specie Bank, Ltd.....	Yokohama, Japan.	55 Wall st., New York, N. Y.
Banco Di Napoli.....	Naples, Italy.....	80-86 Spring st., New York, N. Y.
Bohemia Joint Stock Bank.....	Prague, Bohemia..	1389 Second ave., New York, N. Y.
Hong Kong and Shanghai Banking Cor- poration.....	Hong Kong, China	36 Wall st., New York, N. Y.
Mercantile Bank of the Americas, Inc....	Hartford, Conn....	20 Exchange pl., New York, N. Y.
National Bank of South Africa, Ltd. ....	Pretoria, Union of South Africa....	6 Wal st., New York, N. Y.

### THE NATIONAL BANKS

From data furnished by the Comptroller of the Currency, it appears that six (6) national banks, with a combined capital of \$1,375,000 were authorized in the State of New York between October 1, 1914, and September 30, 1915. During the same period, three (3) such institutions with a combined capital of \$2,550,000 went into voluntary liquidation. One national bank in the State of New York was placed in charge of a receiver during that period and that one resumed business after a short time.

The whole number of national banks in the State of New York reporting to the Comptroller of the Currency on September 2, 1915, was four hundred eighty-two (482), with a total capital of \$166,218,610; surplus \$163,938,750; undivided profits of \$77,724,997; total deposits of \$2,528,913,750, and resources aggregating \$3,070,769,823.

In addition local Banks, both State and National, and local Trust Companies, nineteen national banks located in the cities of Chicago, Philadelphia and Boston, as well as twelve State institutions located in the same cities, have been approved and designated by the Superintendent of Banks as depositaries for the reserves on deposit of banks of deposit and discount and trust companies under his jurisdiction. The Superintendent of Banks requires these

reserve banks to furnish the State Banking Department with a duplicate copy of five reports called for by the Comptroller of the Currency during the year.

#### CO-OPERATION WITH OTHER DEPARTMENTS AND BANKING ASSOCIATIONS

During the past year I have continued to co-operate with the Comptroller of the Currency for the betterment of financial conditions and the strengthening of our financial institutions, both State and National, and have endeavored to maintain the cordial relations between the Federal Reserve Board, the National Banks and the institutions under my supervision, which are so necessary, if all our banking institutions are to be welded into a symmetrical and harmonious financial unit for the purpose of affording the greatest efficiency and promoting to the greatest extent possible the commercial and business interests of the country.

At the meeting of the National Association of Supervisors of State Banks, held at Oakland, California, last May, the Department was represented by First Deputy Superintendent George I. Skinner, who was one of Counsel to the Commission to Revise the Banking Law, and had been asked to address the Convention with reference to the revised statute. While this meeting was not largely attended by representatives of the Eastern Banking Departments, there was a very large attendance from the Western States and the meeting proved to be of rather unusual interest and profit to those present. Among the subjects especially discussed were the provisions of our own law with reference to acceptance of bills payable at a future date, the Land Bank and Credit Unions in connection with the extension of rural credits, and the relationship of State institutions generally to the Federal Reserve system. The strength and the weakness of the various laws with reference to the guaranty of deposits were also considered in papers by the representatives of the various Western States having such laws.

The next meeting of this Association will be held at Louisville, Kentucky.

Mr. Skinner, as President of the National Association of Building and Loan Examiners, also attended the meeting of the United

States League of Local Building and Loan Associations, held at San Francisco, California, in the latter part of July. The meeting of the United States League itself was quite largely attended and many of the papers presented were of great interest. Owing, however, to the war in Europe, there was no foreign attendance at the meeting of the International Association of Building Societies, held in connection with it, although papers were received from the representatives of the Building Societies in various European countries and read to the Convention. Owing to the expense involved, there was the same slight representation of examiners.

The next Convention of the United States League of Local Building and Loan Associations and of the National Association of Building and Loan Examiners will be held at St. Louis, Mo.

#### STATE FAIR

The position of the Banking Department in respect to the State Fair is somewhat different from that of other departments of the State in that it has nothing of its own to place on view and no funds are provided to support an exhibit. Even if funds were available, there is no use to which they could be put which would create a suitable exhibit. It is, of course, possible to present in placard and booklet form statistics and facts which would interest technical minds, but are hardly of a character to draw or hold the attention of crowds gathered at a fair. The idea was evolved this year of selecting some thirty banks, fairly representing all parts of the State and whose internal affairs as well as the appearance of their banking homes entitle them to positions of unquestioned merit, and inviting them to supply handsome pictures of their buildings for the permanent use of the Department for exhibition purposes. The invitation was responded to with alacrity and in a very generous spirit. Two of the leading trust companies were pleased to supply a large amount of material of some intrinsic worth suitable to give away to visitors and also to provide demonstrations of the utility of travelers' cheques.

The ensemble of matter thus briefly described created an exhibit which was highly educational.

It is felt that much good can be accomplished by the dissemination of useful banking information upon the occasion of the State Fair and the banking institutions themselves may well consider it a privilege to participate in an effort to educate the public mind in the high aims of New York State bankers to elevate the profession to its deserved place in the world of business.

## NEW STATE BANKS

NAME	Location	Date of authorization	Capital
Bank of Belfast.....	Belfast, N. Y.	Nov. 20, 1914	\$30,000
Citizens Bank of Binghamton.....	Binghamton..	Nov. 20, 1914	100,000
State Bank of Kenmore.....	Kenmore.....	Dec. 11, 1914	25,000
Bingham State Bank.....	Mount Morris.	Feb. 17, 1915	50,000
Citizens Bank of Monroe.....	Monroe.....	Mar. 15, 1915	25,000
W. R. Grace & Co.'s Bank.....	New York....	June 14, 1915	100,000
Cohocton State Bank.....	Cohocton....	Sept. 15, 1915	25,000

## BANK MERGERS

NAME	Location	Date of merger
Clinton Bank*.....	New York.....	Mar. 18, 1915
The Security Bank of New York†.....	New York.....	July 24, 1915

\* The Clinton Bank discontinued active business on this date, having sold the major portion of its assets to The State Bank, New York, although not legally merged with that bank.

† The Security Bank of New York discontinued business on this date, having sold the major portion of its assets to The Century Bank of the City of New York, although not legally merged with that bank.

## CLOSED BANKS

NAME	Location	Date of withdrawal	Capital
Rome City Bank*.....	Rome.....	Feb. 26, 1915	\$100,000
The Century Bank of the City of New York†.....	New York....	Sept. 10, 1915	1,250,000
Bank of Cape Vincent.....	Cape Vincent.	May 5, 1915	25,000

\* Changed to a trust company.

† Went into the National system.



## BRANCH BANKS CLOSED

NAME	Location	Location of closed branch
Century Bank of the City of New York.....	New York....	Northwest corner Third Avenue, 47th Street, Borough of Manhattan.
Security Bank.....	New York....	1973 First Avenue, Borough of Manhattan.
The Corn Exchange Bank..	New York....	14 Richmond Terrace, New Brighton, S. I.

## INCREASES OF CAPITAL — BANKS

NAME	Location	Date of increase	Amount of increase
The Century Bank of the City of New York.....	New York.....	Jan. 2, 1915	\$100,000
City Bank of Syracuse.....	Syracuse.....	May 26, 1915	300,000
The Century Bank of the City of New York.....	New York.....	July 15, 1915	650,000
Power City Bank.....	Niagara Falls...	Aug. 24, 1915	200,000
Farmers and Merchants' Bank of Geneva.....	Geneva.....	Sept. 25, 1915	25,000
Bank of Long Island.....	Jamaica.....	Sept. 27, 1915	150,000

## EXTENSION OF CORPORATE EXISTENCE OF BANKS

NAME	Location	Period of extension
The Northville Bank.....	Northville....	February 6, 1915, corporate existence extended twenty years beyond March 28, 1915.
The Bank of North Collins.....	North Collins..	February 23, 1915, corporate existence extended twenty years beyond March 18, 1915.
The Baldwinsville State Bank....	Baldwinsville..	March 24, 1915, corporate existence extended twenty years beyond May 7, 1915.
The Citizens' Bank of Locke, N. Y.	Locke.....	September 20, 1915, corporate existence extended twenty years beyond October 14, 1915.

## CHANGE OF NAME OF BANK

September 17, 1915. Name of The Bank of Suspension Bridge, Niagara Falls, N. Y., changed to "People's Bank of Niagara Falls" on and after November 17, 1915.

## NEW BRANCH BANKS

NAME	Location	Location of new branch
The Century Bank of the City of New York.....	New York..	Northwest corner of 116th Street and Lenox Avenue, Borough of Manhattan.
The Bank of United States...	New York..	1767 Madison Avenue, Borough of Manhattan.
Corn Exchange Bank.....	New York..	Northwest corner of Lexington Avenue and 60th Street, Borough of Manhattan.
Corn Exchange Bank.....	New York..	162 Stuyvesant Place, New Brighton, S. I.
The State Bank.....	New York..	158 Rivington Street, Borough of Manhattan.
The Century Bank of the City of New York.....	New York..	Corner of Ninth Avenue, and Fourteenth Street, Borough of Manhattan.
The Century Bank of the City of New York.....	New York..	345 Grand Street, Borough of Manhattan.
The Century Bank of the City of New York.....	New York..	Third Avenue, Corner of Fifty-seventh Street, Borough of Manhattan.
The Century Bank of the City of New York.....	New York..	Lexington Avenue, Corner of 125th Street, Borough of Manhattan.
The Century Bank of the City of New York.....	New York..	2 West Thirty-third Street, Borough of Manhattan.
The Century Bank of the City of New York.....	New York..	Corner of Second Avenue and 86th Street, Borough of Manhattan.
The Century Bank of the City of New York.....	New York..	1 East 14th Street, Borough of Manhattan.
The Century Bank of the City of New York.....	New York..	135 Fifth Avenue, Borough of Manhattan.

## NEW TRUST COMPANIES

NAME	Location	Date of authorization	Capital
Rome Trust Company.....	Rome.....	Feb. 26, 1915	\$100,000
Livingston County Trust Company.	Geneseo.....	June 28, 1915	100,000

## TRUST COMPANIES CLOSED

NAME	Location	Date of withdrawal	Capital
*The Mutual Alliance Trust Company of New York.....	New York.....	April 30, 1915	\$1,000,000

\* Voluntary liquidation.

## INCREASES OF CAPITAL — TRUST COMPANIES

NAME	Location	Date of increase	Amount of increase
Union Trust Company.....	Jamestown...	Oct. 21, 1914	\$200,000
Citizens' Trust Company of Utica, N. Y.	Utica.....	Jan. 5, 1915	200,000
Rome Trust Company.....	Rome.....	Mar. 13, 1915	200,000
Buffalo Trust Company.....	Buffalo.....	June 3, 1915	50,000
The Syracuse Trust Company.....	Syracuse.....	Sept. 24, 1915	200,000

## TRUST COMPANY MERGERS

NAME	Location		Date of Merger
Home Trust Company of New York.....	Brooklyn...	Into Lawyers' Title Insurance and Trust Co.....	Feb. 1, 1915

## CHANGE OF NAME OF TRUST COMPANIES

- Feb. 1, 1915 Name of Lawyers Title, Insurance and Trust Company changed to Lawyers Title and Trust Company.
- Oct. 11, 1915 Name of Manufacturers-Citizens Trust Company changed to Manufacturers Trust Company.

## NEW TRUST COMPANY BRANCHES

NAME	Location	Location of new branch
Franklin Trust Company . . . . .	Brooklyn . . .	66 Washington Avenue, Borough of Brooklyn.
Broadway Trust Company . . . . .	New York . . .	Bridge Plaza, cor. Radde Street, Long Island City.
Transatlantic Trust Company . . . . .	New York . . .	130 East Seventh Street, Borough of Manhattan.
Metropolitan Trust Company . . . . .	New York . . .	716 Fifth Avenue, Borough of Manhattan.
Lincoln Trust Company . . . . .	New York . . .	346 Broadway, Borough of Manhattan.

## TRUST COMPANY BRANCHES CLOSED

NAME	Location	Location of closed branch
Transatlantic Trust Company	New York . . .	207 Second Avenue, Borough of Manhattan.
Lincoln Trust Company . . . . .	New York . . .	413 Broadway, Borough of Manhattan.
Empire Trust Company . . . . .	New York . . .	65 Cedar Street, Borough of Manhattan.
Empire Trust Company . . . . .	New York . . .	120 Broadway, Borough of Manhattan.

## PERSONAL LOAN BROKER AUTHORIZED

NAME	Location	Date of authorization	Capital
David Gordon . . . . .	New York . . . .	April 9, 1915	\$10,000

## PERSONAL LOAN BROKERS REFUSED

NAME	Location	Date of refusal	Capital
Harry Gordon and Mollie Rubenstein (Gordon & Company) . . . . .	New York . . . .	Dec. 2, 1914	\$10,000
Harry Gordon . . . . .	New York . . . .	Dec. 2, 1914	10,000

## PERSONAL LOAN COMPANIES AUTHORIZED

NAME	Location	Date of authorization	Capital
Equitable Personal Loan Company...	New York....	Oct. 8, 1914	\$100,000
Guardian Personal Loan Company...	New York....	Nov. 18, 1914	50,000
St. Bartholomew's Loan Association..	New York....	Jan. 5, 1915	40,275
Auburn Personal Loan Company.....	Auburn.....	Feb. 8, 1915	5,000
Provident Loan Society of Rochester..	Rochester....	Mar. 3, 1915	50,000
Union Loan Company.....	Syracuse....	Mar. 5, 1915	10,000
Personal Loan Association of Onondaga County, Inc.....	Syracuse....	Mar. 8, 1915	10,000
Cayuga Loan Company.....	Auburn.....	Mar. 10, 1915	10,000
Onondaga Provident Loan Association, Inc.....	Syracuse....	Mar. 13, 1915	30,000
Syracuse Loan Company.....	Syracuse....	Mar. 19, 1915	10,000
Fidelity Credit Company.....	Buffalo.....	Mar. 20, 1915	10,000
Buffalo Security Company.....	Buffalo.....	Mar. 20, 1915	10,000
American Credit Company.....	Buffalo.....	Mar. 22, 1915	10,000
Standard Credit Company of Buffalo.	Buffalo.....	Mar. 22, 1915	10,000
Home Credit Company.....	Buffalo.....	Mar. 22, 1915	10,000
Provident Loan Company of Buffalo..	Buffalo.....	Mar. 22, 1915	10,000
Remedial Loan Society of Buffalo, Inc.	Buffalo.....	Mar. 24, 1915	30,000
The Utica Provident Loan Association	Utica.....	Mar. 25, 1915	10,000
The Chattel Loan Society of New York, Inc.....	New York....	Mar. 25, 1915	200,000

## INCREASE OF CAPITAL OF PERSONAL LOAN COMPANIES

NAME	Location	Date	Amount of increase
The Remedial Loan Society of Buffalo, Inc.....	Buffalo.....	Jan. 28, 1915	\$10,000
Onondaga Provident Loan Association, Inc.....	Syracuse....	June 16, 1915	10,000

## NEW CREDIT UNIONS

NAME	Location	Date of authorization
Metropolitan Credit Union.....	Brooklyn....	Jan. 26, 1915
Commercial Credit Union of Brooklyn.....	Brooklyn....	Feb. 10, 1915
Mutual Investment Credit Union.....	New York....	Feb. 19, 1915
Co-operative Credit Union.....	New York....	Mar. 13, 1915
United Credit Union.....	New York....	Mar. 24, 1915
Marx & Rawolle Employees Credit Union.....	Brooklyn....	May 13, 1915
Amkanko Credit Union.....	New York....	June 3, 1915
Grocers' Credit Union.....	New York....	July 21, 1915
Borough of Brooklyn Credit Union.....	Brooklyn....	July 22, 1915

## ANNUAL REPORT OF THE

## PERSONAL LOAN COMPANIES REFUSED

NAME	Location	Date of refusal	Capital
Washington Aid Personal Loan Company, Inc.....	New York....	Nov. 4, 1914	\$15,000

## PERSONAL LOAN COMPANY CLOSED

NAME	Location	Remarks
The Equitable Personal Loan Company.....	New York..	Superintendent took possession June 2, 1915. Allowed to resume business September 3, 1915.

## NEW INVESTMENT COMPANIES

NAME	Location	Date of authorization	Capital
The Morris Plan Company of New York	New York..	Dec. 30, 1914	\$100,000
The Morris Plan Company of Albany....	Albany.....	July 30, 1915	50,000

## INCREASES OF CAPITAL OF INVESTMENT COMPANIES

NAME	Location	Date of increase	Amount of increase
Guaranteed Mortgage Company of New York.....	New York..	April 19, 1915	\$125,000
The Morris Plan Company of New York.	New York..	Sept. 8, 1915	400,000

## INVESTMENT COMPANY BRANCH

NAME	Location	Location of new branch
The Morris Plan Company of New York...	New York..	52 William Street.

## NEW SAFE DEPOSIT COMPANY

NAME	Location	Date of authorization	Capital
The State Safe Deposit Company.....	New York..	July 14, 1915	\$100,000

## NEW SAFE DEPOSIT COMPANY BRANCHES

NAME	Location	Location of new branch
Franklin Safe Deposit Company....	New York..	46 Wall Street, Borough of Manhattan.
Corn Exchange Safe Deposit Company.....	New York..	162-164 Stuyvesant Place, New Brighton, S. I.
Corn Exchange Safe Deposit Company.....	New York..	126 East 86th Street, Borough of Manhattan.
Corn Exchange Safe Deposit Company.....	New York..	762-776 Lexington Avenue, Borough of Manhattan.
Empire Safe Deposit Company.....	New York..	120 Broadway, Borough of Manhattan.
Empire Safe Deposit Company.....	New York..	580 Fifth Avenue, Borough of Manhattan.
The State Safe Deposit Company....	New York..	Cor. Graham Avenue and Varet Street, Borough of Brooklyn.
The State Safe Deposit Company..	New York..	Union and Westchester Avenues, Borough of Manhattan.
The State Safe Deposit Company....	New York..	Stone and Pitkin Avenues, Borough of Brooklyn.
Madison Safe Deposit Company....	New York..	204 Fifth Avenue, Borough of Manhattan.

## SAFE DEPOSIT COMPANY BRANCHES CLOSED

NAME	Location	Date of closing
Empire Safe Deposit Company.....	120 Broadway, New York.....	Sept. 9, 1915
Madison Safe Deposit Company....	413 Broadway, New York.....	Sept. 27, 1915
Corn Exchange Safe Deposit Company.....	14 Richmond Terrace, New Brighton, S. I.....	Mar. 5, 1915
Empire Safe Deposit Company.....	42 Broadway, New York.....	May 21, 1915

## DECREASE OF CAPITAL OF SAFE DEPOSIT COMPANIES

NAME	Location	Amount of decrease	Date of decrease
Hanover Safe Deposit Company, The. . .	New York..	\$100,000	Nov. 17, 1914

## SAFE DEPOSIT COMPANY CLOSED

NAME	Location	Date of closing	Capital
*Wall Street Safe Deposit Company..	New York....	Feb. 5, 1915	\$100,000

\* Voluntary liquidation.

## NEW SAVINGS AND LOAN ASSOCIATIONS

NAME	Location	Date of authorization
Rockaway Savings and Loan Association . . .	Rockaway Park, West Rockaway.....	Oct. 5, 1914
Genesee Street Savings and Loan Association.	Buffalo.....	Oct. 27, 1914
Lackawanna Savings and Loan Association..	Lackawanna.....	Nov. 2, 1914
Rural Savings and Loan Association.....	New York.....	Nov. 10, 1914
Italian-American Savings and Loan Association.....	Buffalo.....	Dec. 24, 1914
South Shore Savings and Loan Association...	New Dorp.....	Feb. 17, 1915
California Perfume Company Employees' Savings and Loan Association.....	New York.....	Mar. 4, 1915
Hammondspport Savings and Loan Association	Hammondspport.....	May 12, 1915
Ithaca Savings and Loan Association.....	Ithaca.....	May 17, 1915
Jefferson Savings and Loan Association.....	Buffalo.....	May 27, 1915
Orangetown Savings and Loan Association...	Sparkill.....	May 27, 1915

## LAND BANK OF THE STATE OF NEW YORK

Location, No. 61 Broadway, New York Authorized January 29, 1915. Capital \$100,000.



## PRIVATE BANKERS AUTHORIZED

NAME	Location	Date of authorization	Permanent capital
Jacob Gimbel, Charles Gimbel, Daniel Gimbel, Ellis A. Gimbel and Louis S. Gimbel (Gimbel Brothers).....	New York....	Oct. 1, 1914	\$25,000
Raphael Scotto.....	Brooklyn....	Oct. 1, 1914	15,000
Michele G. Pasca.....	New York....	Oct. 8, 1914	15,000
Joseph Martiniano.....	Brooklyn....	Oct. 8, 1914	10,000
James Tarabella and Lucy Tarabella..	New York....	Oct. 9, 1914	2,000
Joseph Licione.....	New York....	Oct. 15, 1914	15,000
Joseph B. Greenhut, Benedict J. Greenhut, Charles A. Cooper and Nelson W. Greenhut (J. B. Greenhut & Company).....	New York....	Oct. 15, 1914	105,000
Gaetano de Luca, Maurizio de Fina and Vincenzo De Luca (G. De Luca & Company).....	New York....	Oct. 15, 1914	50,000
Lionello Perera.....	New York....	Oct. 26, 1914	50,000
Pasquale De Marco.....	Schenectady..	Oct. 28, 1914	5,000
Abraham L. Kass.....	New York....	Oct. 30, 1914	50,000
Frank Jenkins, Jr. and William L. Ricard (Jenkins & Company).....	Brooklyn....	Oct. 31, 1914	15,000
Michael Del Papa.....	Elmira.....	Oct. 31, 1914	5,000
Alfonso Pepe, Frank Pepe and Anthony Pepe (Alfonso Pepe and Sons)	Buffalo.....	Oct. 31, 1914	15,000
John Kovacs.....	Brooklyn....	Oct. 31, 1914	10,000
Guisepe Termini.....	New York....	Oct. 31, 1914	2,500
Samuel Oliner and Isidore Oliner (Oliner Brothers).....	New York....	Oct. 31, 1914	5,000
Donato Boffa and Donato Di Sesa (D. Boffa & D. D. Sesa).....	New York....	Oct. 31, 1914	15,000
Nicola Gallo.....	Binghamton..	Oct. 31, 1914	5,000
Pasquale Di Mezza.....	Amsterdam..	Oct. 31, 1914	5,000
Louis Jarmulowsky and Harry Jarmulowsky (S. Jarmulowsky's Bank).....	New York....	Oct. 31, 1914	100,000
Jesse Isidor Strauss, Percy S. Strauss and Herbert N. Strauss (R. H. Macy & Company Depositors' Account Department).....	New York....	Nov. 4, 1914	100,000
Adolph I. Namm.....	Brooklyn....	Nov. 17, 1914	5,000
Vincenzo Marrone.....	Utica.....	Nov. 24, 1914	5,000
Germano P. Baccelli.....	Albany.....	Jan. 20, 1915	5,000
C. & S. Cappellino.....	Rochester....	Mar. 19, 1915	6,000
William Machol.....	New York....	Mar. 19, 1915	3,000
Herbert Dey and Donald Dey (Dey Bros.).....	Syracuse....	April 16, 1915	35,000
Lunham & Moore.....	New York....	May 3, 1915	15,000
Sigmund Geza Schwabach.....	New York....	Aug. 11, 1915	5,000
Isidor Herz.....	New York....	Sept. 3, 1915	7,500

## INCREASE IN CAPITAL OF PRIVATE BANKER

NAME	Location	Date of approval	Amount of increase
Germano P. Baccelli.....	Albany.....	Jan. 20, 1915	\$5,000

## PRIVATE BANKERS CLOSED

NAME	Location	Date of closing	Permanent capital
Quiner Brothers .....	New York .....	Nov. 23, 1914	\$5,000
Abraham L. Kass .....	New York .....	Nov. 30, 1914	50,000
M. A. Lunghino .....	Buffalo-Rochester .....	Dec. 12, 1914	.....
S. Lunghino & Sons .....	New York .....	Jan. 18, 1915	50,000
*Joseph Marcus & Sons .....	Brooklyn .....	Jan. 8, 1915	.....
Banco Severio Gallo .....	Long Island City .....	Feb. 15, 1915	.....
M. DiSimone & Son .....	Buffalo .....	Dec. 12, 1914	.....

\* Sold assets to the Bank of United States.

## PRIVATE BANKERS REFUSED

NAME	Location	Date
Orazio Ciaccia & Vincenzo Ciaccia (Ciaccia Bros.) .....	Schenectady .....	Dec. 21, 1914
S. Lunghino & Sons .....	Buffalo-Rochester .....	Dec. 12, 1914
M. A. Lunghino .....	Buffalo .....	Dec. 12, 1914

## REDUCTION OF PERMANENT CAPITAL OF PRIVATE BANKERS

NAME	Location	Date of approval	Amount of decrease
Michael Josephsohn .....	New York ..	Oct. 1, 1914	\$75,371 44
Frank Sakser .....	New York ..	Oct. 2, 1914	50,800 00
G. De Luca & Company .....	New York ..	Oct. 15, 1914	20,000 00
Giovanni Lordi .....	New York ..	Oct. 16, 1914	90,000 00
Joseph Sessa .....	Brooklyn ..	Oct. 28, 1914	20,000 00
D. Boffa & D. Di Sesa .....	New York ..	Dec. 11, 1914	5,000 00
D. J. Faour & Brothers .....	New York ..	Jan. 28, 1915	50,000 00
Michele Berardini .....	New York ..	Feb. 23, 1915	50,000 00
John N. Spaus and Carl Im Obersteg (A. Zwilchenbart & Martin Gasser & Company) .....	New York ..	Mar. 13, 1915	1,000 00
Henry C. Zaro .....	New York ..	May 4, 1915	5,000 00
Guiseppe Molea .....	New York ..	May 17, 1915	60,000 00
Andrew J. Neubauer .....	Brooklyn ..	July 9, 1915	5,000 00
Pietro Alvino .....	New York ..	Sept. 2, 1915	52,967 24
Angelo Legniti .....	New York ..	Mar. 20, 1915	58,000 00
Packard & Company .....	New York ..	Feb. 8, 1915	25,000 00
Rothschild Bros. & Company .....	Ithaca .....	Mar. 9, 1915	5,000 00
Markel Brothers .....	New York ..	June 14, 1915	5,000 00
Joseph Liccione .....	New York ..	June 28, 1915	5,000 00

PRIVATE BANKERS CLAIMING PARTIAL EXEMPTION UNDER THE  
PROVISIONS OF SECTION 160 OF THE BANKING LAW

NAME	Location	Affidavit accepted	Permanent capital
Josiah W. Place.....	New York....	Jan. 1, 1915	\$256,000
Q. W. Wellington and Benjamin W. Wellington (Q. W. Wellington & Co's Bank).....	Corning.....	Jan. 1, 1915	100,000
Frederick Robertson and William W. Robertson (Frederick Robertson & Company).....	N. Tonawanda	Jan. 1, 1915	50,000
Philip Sugerman, Mark H. Sugerman and Frank C. Straat (The Royal Company of New York).....	New York....	Jan. 1, 1915	100,000
Julius Frank and Leo Frank (Nathan Frank's Sons).....	Ogdensburg...	Jan. 1, 1915	25,000
Julius Lehrenkrauss and Herman C. Lehrenkrauss (J. Lehrenkrauss & Sons).....	Brooklyn.....	Jan. 1, 1915	100,000
Jacob Rothschild, Isaac Rothschild and D. E. Rothschild, (Rothschild Bros. & Company).....	Ithaca.....	Jan. 1, 1915	25,000
Charles Frazier and Charles W. Frazier (Charles Frazier & Company).....	New York....	Jan. 1, 1915	100,000
Edwin R. Fay, Fred. H. Fay and Charles R. Fay (Edwin R. Fay & Sons).....	Auburn.....	Jan. 1, 1915	100,000
Moses Packard (Packard & Company)	New York....	Jan. 1, 1915	125,000
Oscar L. Richard.....	New York....	Jan. 1, 1915	100,000
William H. Seward, Joseph C. Anderson and William H. Seward, Jr., (Wm. H. Seward & Company).....	Auburn.....	Jan. 1, 1915	100,000
William H. Seward and William H. Seward, Jr. (Wm. H. Seward & Company).....	Auburn.....	Feb. 19, 1915	100,000

TOTAL RESOURCES

The number of institutions and resources of each as of the last report to the Superintendent is shown in the following table:

INSTITUTION	Date	Deposits	Resources
200 banks of deposit and discount.....	Sept. 25, 1915	\$576,253,070	\$671,142,322
140 savings banks.....	July 1, 1915	1,791,524,601	1,930,596,230
81 trust companies.....	Sept. 25, 1915	1,837,934,024	2,155,537,274
75 private bankers.....	Sept. 25, 1915	7,636,434	14,094,273

TOTAL RESOURCES — *Concluded*

INSTITUTION	Date	Deposits	Resources
46 safe deposit companies..	Jan. 1, 1915	.....	\$8,855,261
11 investment companies...	Jan. 1, 1915	.....	19,661,233
2 security companies.....	Jan. 1, 1915	.....	2,183,666
245 savings and loan asso- ciations.....	Jan. 1, 1915	.....	68,476,499
1 building lot association..	Jan. 1, 1915	.....	27,356
2 credit unions.....	Jan. 1, 1915	.....	6,294
19 personal loan companies.	Jan. 1, 1915	.....	674,518
1 personal loan broker....	Jan. 1, 1915	.....	10,000
823			<b>\$4,871,264,926</b>
171 branches.			
8 branches of trust companies in Europe.			
22 foreign bank agencies.			
<hr/>			
1,024 total institutions.			

Increase in resources from previous year, \$490,846,953.

Including the national banks of this State, the combined resources of 1,506 banking institutions under supervision is nearly eight billion dollars, not considering the enormous resources of the private bankers and brokers not under supervision, especially those of international reputation.

## LIQUIDATION BUREAU

As already told, we were compelled to close and take over the affairs of one incorporated State bank, namely, the Bank of Cape Vincent, at Cape Vincent, New York, one of the smallest institutions in the State, its total deposits being about \$74,000. Soon after its closing and in order to reduce the cost of liquidation, I deemed it advisable to have the affairs of this bank placed under the control of the Liquidation Bureau of this Department. A substantial dividend will be paid the creditors in the near future.

In addition to taking over the affairs of the Bank of Cape Vincent, it was necessary, since I reported to your honorable body in my Annual Report on Savings Banks, Trust Companies, etc., to take over the affairs of Saverio Gallo, with offices at No. 293 Third Avenue, Brooklyn, and 385 Metropolitan Avenue, Brooklyn, and DiSimone & Son, with office at No. 139 Broadway, Long

Island City. Both of these concerns were accepting small deposits, without securing a license from this Department. This Department co-operated with the District Attorneys of Kings and Queens Counties in prosecuting both these bankers criminally.

I reported to your honorable body in March that under an order of the Supreme Court Michael Lunghino, private banker, doing business in Buffalo, was permitted to reopen after this Department had taken over the affairs of his bank. Since then the same Supreme Court Justice issued an order permitting S. Lung-hino & Sons, private bankers, with offices at Buffalo and Rochester, to reopen after this Department had closed them. We have taken an appeal from this order to the Appellate Division, 4th Department, which appeal is still pending.

With a view to centralizing the work and installing wherever possible a uniform system of handling liquidations, I have caused to have removed to the offices of this Department all the liquidations under my supervision, thereby reducing their fixed operating expenses.

The Liquidation Bureau of this Department is supervising the assets of 26 incorporated institutions and private bankers. These assets total \$18,475,418.67, and have approximately 55,000 creditors as follows:

NAME OF INSTITUTION	Date of closing	Dividends paid per cent
Afro-American Investment and Building Company.....	July 13, 1911	*43
Bank of Cape Vincent.....	May 4, 1915	.....
Bank of Wayne.....	Nov. 9, 1910	90
Binghamton Trust Company.....	April 9, 1909	70
Borough Bank of Brooklyn.....	April 7, 1910	*10
Carnegie Safe Deposit Company.....	Sept. 23, 1911	50
Deutsch Bros.....	July 31, 1914	20
Di Simone & Son.....	Feb. 13, 1915	.....
Empire Savings & Loan Association.....	July 29, 1912	10
European-American Bank.....	Aug. 6, 1910	81
Excelsior Building & Loan Association.....	Jan. 30, 1912	*.....
Gallo, Saverio.....	Jan. 8, 1915	.....
Greenpoint-Polish Co-operative Savings and Loan Ass'n.	Sept. 2, 1911	*60
Harbor & Suburban Bldg. and Savings Association.....	Mar. 13, 1909	9.36

NAME OF INSTITUTION	Date of closing	Dividends paid per cent
Knickerbocker Savings and Loan Co. ....	May 20, 1911	*48
Kobre, Max — New York Branch . . . . .	Aug. 4, 1914	20
Lafayette Trust Company . . . . .	Nov. 30, 1908	55
Newmark-Dwinsker Co-operative Savings and Loan Ass'n	July 13, 1911	.....
Nineteenth Ward Co-operative Savings and Loan Ass'n . .	July 15, 1909	62.69
Oliner Bros. . . . .	Nov. 23, 1914	.....
Schwenk, L. W. . . . .	July 23, 1914	15
Sea Cliff Bank . . . . .	Nov. 23, 1911	89
State Savings Bank . . . . .	Dec. 1, 1911	54
Universal Trust Company . . . . .	Feb. 16, 1912	.....
Washington Savings Bank . . . . .	Dec. 28, 1910	61
Woodhaven Bank . . . . .	Oct. 28, 1912	85

\* General creditors paid in full.

Indebtedness amounting to \$1,531,401.22, for monies borrowed by institutions and private bankers, prior to the closing by the Superintendent of Banks, has been paid.

Preferred creditors have received a total of \$197,110.94 and upon the filed claims of other creditors, dividends aggregating \$5,514,440.08 have been disbursed prior to September 30, 1915. During the period since September 30, 1914, creditors of institutions and private bankers, now in the Bureau, have received dividends amounting to \$705,780.49.

INSTITUTION	Date Paid	Amount	Per cent
Deutsch Bros. ....	Mar. 1, 1915	\$37,769 64	20
Empire Savings and Loan Association . . . . .	Oct. 22, 1914	1,442 24	10
Knickerbocker Savings and Loan Co. . . . .	Oct. 19, 1914	8,755 40	8
Kobre's, Max — N. Y. Branch . . . . .	Dec. 21, 1914	244,639 29	10
Kobre's Max — N. Y. Branch . . . . .	Mar. 21, 1915	241,005 74	10
Popular Banking Savings & Loan Assn. . . . .	Oct. 20, 1914	573 49	286.2
Schwenk, L. W. . . . .	Dec. 16, 1914	101,314 95	15
State Savings Bank . . . . .	Oct. 27, 1914	8,613 77	4
State Savings Bank . . . . .	June 17, 1915	18,687 90	10
Washington Savings Bank . . . . .	Oct. 28, 1914	42,978 07	3

In the following table is shown the percentage cost of the liquidation to September 30, 1915, of institutions in the Bureau:

INSTITUTION	Per cent
Afro-American Investment Building and Loan Company.....	5.63
Bank of Cape Vincent.....	1.62
Bank of Wayne.....	4.03
Binghamton Trust Company.....	3.44
Borough Bank of Brooklyn.....	3.92
Carnegie Safe Deposit Company.....	4.59
Empire Savings and Loan Association.....	3.55
European American Bank.....	7.65
Excelsior Building and Loan Association.....	4.43
Greenpoint-Polish Co-operative Savings and Loan Association.....	6.06
Harbor and Suburban Building and Savings Association.....	1.27
Knickerbocker Savings and Loan Company.....	2.62
Lafayette Trust Company.....	5.25
Newmark — Dwinsker Co-operative Savings and Loan Association.....	1.14
Nineteenth Ward Co-operative Savings and Loan Association.....	5.80
Sea Cliff Bank.....	8.02
State Savings Bank.....	3.26
Universal Trust Company.....	4.02
Washington Savings Bank.....	4.04
Woodhaven Bank.....	4.04
Total.....	80.34

Average for 20 institutions — 4.01.

In spite of this increased work the average monthly salary list of the Liquidation Bureau from September 30, 1914, to September 30, 1915, was but \$1,659.25, as compared with \$1,900 the previous year, and an average of \$2,300 when I assumed office in May, 1914.

#### PAYMENT OF DIVIDENDS

It has been my desire since I assumed office to pay dividends to the depositors of defunct institutions as rapidly as their finances permit. However, it is absolutely necessary to keep on hand a sufficient amount of cash to properly protect the holdings of these defunct institutions.

During the fiscal year, ending September 30, 1915, dividends aggregating approximately \$1,632,184.07 have been paid to the creditors of institutions and private bankers under the supervision of the Superintendent of Banks.

Since the close of the fiscal year additional dividends have been paid to the depositors of the Northern Bank, Industrial

Savings and Loan Company, New York Mortgage Company, Deutsch Brothers, and L. W. Schwenk, the latter two being private bankers.

The dividends disbursed up to the close of the fiscal year are as follows:

INSTITUTION	Date paid	Amount	Per cent
Deutsch Bros. ....	Mar. 1, 1915	\$37,769 64	20
Carnegie Trust Company .....	Sept. 30, 1914 Sept. 30, 1915	*171,451 90	35
Empire Savings and Loan Association.	Oct. 22, 1914		
Industrial Savings and Loan Assn. ....	Oct. 25, 1914	240,619 74	10
Kass, Abraham L. ....	April 29, 1915	164,850 95	15
Knickerbocker Savings and Loan Co. ....	Oct. 19, 1914	8,755 40	8
Kobre's Max, Bank — N. Y. Branch.	Dec. 21, 1914	244,639 29	10
Kobre's Max, Bank — N. Y. Branch.	Mar. 21, 1915	241,005 74	10
Kobre's Max, Bank — Brownsville Branch .....	Dec. 21, 1914	111,223 86	10
Mandel, Adolf .....	Feb. 9, 1915	181,135 83	10
New York Mortgage Company .....	Oct. 30, 1914	57,121 30	12
Popular Banking, Savings and Loan Association .....	Oct. 20, 1914	573 49	286 2
Schwenk, L. W. ....	Dec. 16, 1914	101,314 95	15
State Savings Bank .....	Oct. 27, 1914	8,613 77	4
State Savings Bank .....	June 17, 1915	18,687 90	10
Washington Savings Bank .....	Oct. 28, 1914	42,978 07	3
Total .....		\$1,632,184 07	

\* Claims accepted subsequent to first and second dividends, and paid during above period.

### SECURITIES

The Superintendent of Banks on September 30, 1915, held securities in trust for the banks of deposit and discount, individual bankers, private bankers, investment companies and trust companies, as follows:

Bonds and mortgages .....		\$327,500 00
United States 2 per cent. bonds .....	\$44,000	
United States 3 per cent. bonds .....	21,000	
United States 4 per cent. bonds .....	21,000	
		86,000 00
New York State 3 per cent. bonds .....	\$225,000	
New York State 4 per cent. bonds .....	319,000	
New York State 4½ per cent. bonds .....	6,000	
New York State 4¾ per cent. bonds .....	256,000	
		806,000 00



## SUPERINTENDENT OF BANKS.

41

New York County 3 3/10 per cent. bonds.....		50,000 00
New York City 2½ per cent. bonds.....	\$318,000	
New York City 3 per cent. bonds.....	789,000	
New York City 3½ per cent. bonds.....	2,869,500	
New York City 4 per cent. bonds.....	860,200	
New York City 4¼ per cent. bonds.....	3,780,500	
New York City 4½ per cent. bonds.....	691,500	
New York City 6 per cent. bonds.....	18,000	
New York City 6 per cent. notes.....	11,000	
	<hr/>	9,337,700 00
Brooklyn City 3½ per cent. bonds.....		250,000 00
Albany City 3½ per cent. bonds.....	\$48,900	
Albany City 4 per cent. bonds.....	16,500	
Albany City 4¼ per cent. bonds.....	2,000	
	<hr/>	67,400 00
Buffalo City 3½ per cent. bonds.....	\$15,000	
Buffalo City 4 per cent. bonds.....	20,000	
Buffalo City 4½ per cent. bonds.....	6,000	
	<hr/>	41,000 00
Cohoes City 3½ per cent. bonds.....		2,000 00
Jamestown City 4 per cent. bonds.....	\$46,000	
Jamestown City 4½ per cent. bonds.....	5,000	
	<hr/>	51,000 00
Long Island City 3½ per cent. bonds.....		10,000 00
Middletown City 3½ per cent. bonds.....		20,000 00
Niagara Falls City 4 per cent. bonds.....		30,000 00
North Tonawanda City 4½ per cent. bonds.....		1,650 00
Rensselaer City 4½ per cent. bonds.....		1,900 00
Rochester City 3½ per cent. bonds.....		80,000 00
Rome City 4 per cent. bonds.....		10,000 00
Schenectady City 4½ per cent. bonds.....		3,000 00
Syracuse City 4¼ per cent. bonds.....		250 00
Utica City 4 per cent. bonds.....		8,000 00
Massachusetts State 3½ per cent. bonds.....		2,000 00
Boston City 4 per cent. bonds.....		1,000 00
Cincinnati City 4 per cent. bonds.....		500 00
Providence City 4 per cent. bonds.....		1,000 00
San Francisco City and County 5 per cent. bonds.....		7,000 00
Schoharie County 4½ per cent. bonds.....		2,000 00
Kenmore Village 4.40 per cent. bonds.....		2,000 00
Solvay Village 4½ per cent. bonds.....		5,000 00
White Plains Village 5 per cent. bonds.....		5,274 00
School District 4.95 per cent. bonds.....		19,000 00
School District 5 per cent. bonds.....		5,000 00
Railroad 3½ per cent. bonds.....	\$17,000	
Railroad 4 per cent. bonds.....	250,000	
Railroad 4½ per cent. bonds.....	113,000	
	<hr/>	380,000 00
Cash.....		\$11,613,174 00

## FUNDS OF CLOSED INSTITUTIONS OTHER THAN SAVINGS BANKS

The following is a statement of the funds held by the Superintendent of Banks in trust for unknown creditors of closed institutions other than savings banks:

Year chartered	Year closed	NAME OF INSTITUTION	Rate per cent. of dividend declared	Unclaimed dividends deposited with Superintendent	Paid by Superintendent to claimants	Balance unclaimed
1871	1913	Albany County Bank*.....	100	\$2,403 63	\$102 46	\$2,301 17
1885	1903	Bank of Staten Island.....		2,161 71	91 29	2,070 42
1892	1912	Birkbeck Investment Savings and Loan Company of America.....	100	994 79	75 51	919 28
1860	1911	Brooklyn Bank*.....	100	2,534 94		2,534 94
1852	1863	Buffalo Trust Company.....		378 98		378 98
1868	1893	Commercial Bank of Brooklyn.....	89½	981 20	2 88	978 32
1903	1905	Cooper Exchange Bank.....	87½	1,346 23		1,346 23
1894	1900	Delaware Loan and Trust Company*.....	100	73 60		73 60
1903	1906	Eastern Discount Bank*.....	100	8,279 16	6,979 13	1,300 03
1888	1905	Gansevoort Bank*.....	100	743 82		743 82
1907	1912	Hungarian American Bank*.....	100	751 46	496 57	254 89
1904	1908	Interboro Bank*.....	100	339 15	149 65	189 50
.....	1914	Jenkins & Company*.....	100	85 21		85 21
1888	1912	Long Island Building and Loan Association*.....	100	55 96		55 96
1886	1912	Popular Banking, Savings and Loan Company.....	†286.2	407 41		407 41
1888	1915	Produce Exchange Building and Loan Association*.....	100	40 43		40 43
1905	1911	Terminal Bank*.....	100	164 18	73 07	91 11
1905	1908	United States Exchange Bank*.....	100	118 81	85	117 96
1889	1914	Washington Trust Co.*.....	100	530 82	26 48	504 34
1899	1911	Williamsburgh Trust Company*.....	100	14,182 70	215 60	13,967 10
		Total.....		\$36,574 19	\$8,213 49	\$28,360 70

\* Voluntary liquidation. † Paid to shareholders.

## COST OF MAINTAINING DEPARTMENT

During the year the increase in the resources of the institutions under the supervision of the Department was nearly half a billion dollars, the resources totalling \$4,871,264,926, or an increase of 11.2 per cent. for the year. Despite this increase and the constantly increased work necessitated by the revision of the Banking Law, the total expenses of the Department show an

increase for the year of only \$1,206.70 or about  $\frac{1}{2}$  of 1 per cent. The total expenses were \$227,920.40 as against \$226,713.70 the previous year.

Owing to the remarkable growth of the institutions under State Supervision the percentage of expenses to total resources shows that the cost was 4.68 cents for each thousand dollars of resources, whereas, for the previous year it was 5.18 cents.

The total number of institutions under the supervision of the Department at the close of the fiscal year was 1,024.

The appropriations for the Department and the expenses paid during the fiscal year follows:

## GENERAL FUND

*Dr.*

Balance October 1, 1914.....	\$13,018 49	
Appropriation, Chapter 529, Laws of 1914, salary of Superintendent.....	10,000 00	
Appropriation, Chapter 529 Laws of 1914, expenses of Superintendent.....	3,000 00	
Appropriation, Chapter 529, Laws of 1914, salary of first deputy.....	6,000 00	
Appropriation, Chapter 529, Laws of 1914, expenses of first deputy.....	500 00	
Appropriation, Chapter 529, Laws of 1914, salary of second deputy.....	5,500 00	
Appropriation, Chapter 529, Laws of 1914, salary of third deputy.....	5,000 00	
Appropriation, Chapter 529, Laws of 1914, salary of fourth deputy.....	5,000 00	
Appropriation, Chapter 529, Laws of 1914, salary of confidential clerk and private secretary.....	3,500 00	
Appropriation, Chapter 529, Laws of 1914, graded employees.....	25,410 00	
Appropriation, Chapter 529, Laws of 1914, rent of New York office.....	6,000 00	
Appropriation, Chapter 529, Laws of 1914, office expenses.....	15,000 00	
		\$97,928 49

*Cr.*

Salary of Eugene Lamb Richards, Superintendent. . . . .	\$10,000 00
Salary of George I. Skinner, first deputy superintendent.....	6,000 00
Salary of Edward J. Graham, second deputy superintendent.....	4,901 20
Salary of Guernsey R. Jewett, third deputy superintendent.....	5,000 00
Salary of Edward S. Brogan, confidential clerk and private secretary.....	3,500 00
Salary of John D. Moriarty, chief clerk and examiner.....	3,250 00
Salary of Nathaniel Orens, bookkeeper and examiner.....	1,249 95
Salary of Joseph Meltsner, examiner.....	675 00
Salary of Anna G. Bristow, confidential stenographer.....	225 00
Salary of Michael Monahan, confidential stenographer.....	1,750 00
Salary of Clinton D. Ganse, stenographer.....	1,700 00

Salary of Carrie M. Clancy, stenographer.....	\$250 00	
Salary of Blanche M. Borthwick, stenographer.....	1,500 00	
Salary of Mary H. Shields, stenographer.....	1,466 66	
Salary of A. I. Rand, stenographer and clerk.....	1,400 00	
Salary of Elizabeth E. Staley, filing clerk.....	1,312 50	
Salary of Lillian F. Carabine, filing clerk.....	1,312 50	
Salary of Harriett B. Kennedy, clerk.....	1,200 00	
Salary of John A. Murray, stenographer.....	1,200 00	
Salary of Louis Neiman, stenographer.....	1,100 00	
Salary of Robert J. Fortune, bookkeeper.....	675 00	
Salary of Otilia M. Dinsenbacher, typewriter copyist.....	800 00	
Salary of John J. Sullivan, junior clerk.....	600 00	
Salary of Patrick H. White, watchman.....	22 13	
Salary of Ambrose J. Delaney, temporary bookkeeper.....	226 37	
Eugene Lamb Richards, expenses.....	485 31	
George I. Skinner, expenses.....	668 60	
Edward J. Graham, expenses and small bills paid for department.....	1 50	
Guernsey R. Jewett, small bills paid for department.....	70 55	
Edward R. Anker, expenses.....	788 40	
George A. Plant, small bills paid for department.....	8 75	
John D. Moriarty, small bills paid for department.....	5 00	
Clinton D. Ganse, expenses.....	10 95	
Rent of New York office.....	6,149 94	
Advertising (publication of summaries of reports).....	373 50	
Printing, letterheads, envelopes, reports, blanks, etc.....	5,687 63	
Newspapers, law books, financial periodicals, etc.....	411 63	
Telegraph and telephone.....	3,583 64	
Expressage.....	793 24	
Equipment (furniture and fixtures).....	437 45	
Office supplies.....	913 26	
Miscellaneous.....	286 35	
Services (reports of financial agencies, etc.).....	277 75	
Rental safe deposit vaults.....	8 35	
Water and ice.....	162 40	
		\$72,440 51
Lapsed appropriations.....	\$4,433 56	
Salaries undrawn and not to be drawn.....	12,638 25	
		17,071 81
		<u>\$89,512 32</u>
Available balance October 1, 1915.....		<u>\$8,416 17</u>

## CONTINGENT FUND

*Dr.*

Balance, October 1, 1914.....	\$2,446 06	
Appropriation, Chapter 529, Laws of 1914.....	6,000 00	
		<u>\$8,446 06</u>
		<i>Cr.</i>
Appraisals.....	\$70 00	
Services (reports of financial agencies, etc.).....	1,542 60	
Services (unpacking cases in connection with moving into new offices).....	85 00	
Salary of James O'Connor (temporary index clerk).....	109 82	
Wm. S. Hackett, examining securities held in trust by Superintendent of Banks.....	75 00	
Edward R. Anker, expenses.....	208 90	
Guernsey R. Jewett, expenses.....	56 12	
Nathaniel Orens, expenses.....	14 95	

Printing.....	\$96 82	
Advertising (publication of summaries of reports)....	921 50	
Office supplies.....	85 68	
Stamps and stamped envelopes.....	1,313 20	
Expressage.....	208 38	
Telegraph and telephone.....	471 70	
Rental safe deposit vaults.....	312 51	
Law books, financial periodicals, etc.....	277 05	
Water and ice.....	27 20	
Furniture and furnishings.....	258 33	
Miscellaneous.....	155 95	
		\$6,290 71
Balance October 1, 1915.....		\$2,155 35

## PRIVATE BANKERS' FUND

*Dr.*

Balance October 1, 1914.....	\$36,459 72
------------------------------	-------------

*Cr.*

Salary of Edward R. Anker, land and opinion clerk..	\$3,600 00
Salary of Carrie M. Clancy, stenographer.....	1,416 66
Salary of Florence Sellvin, stenographer.....	1,500 00
Salary of Cornelius E. Price, confidential messenger..	1,500 00
Salary of John F. Neilson, chief inspector (temporary)*	500 00
Salary of Hazel Sullivan, stenographer.....	900 00
Salary of Nicholas M. Banker, chief investigator of violations, etc. (temporary)*.....	400 00
Salary of John J. Kenny, district inspector (tempor- ary)*.....	400 00
Salary of Thomas S. Smith, district inspector (tem- porary)*.....	600 00
Salary of Samuel Kapper, inspector (temporary)*....	300 00
Salary of Frank F. Gordon, inspector (temporary)*..	300 00
Salary of H. Charles Nixdorf, inspector (temporary)*.	450 00
Salary of Lawrence J. Murray, inspector (temporary)*	300 00
Salary of Sydney Lehman, inspector (temporary)*....	450 00
Salary of Richard Ward, inspector (temporary)*....	225 00
Salary of John J. McCarthy, assistant investigator (temporary)*.....	225 00
Salary of Joseph Meltsner, examiner.....	1,125 00
Rent of New York office.....	2,791 68
Nicholas M. Banker, expenses.....	248 05
Thomas S. Smith, expenses.....	252 60
H. Charles Nixdorf, expenses.....	128 85
Samuel Kapper, expenses.....	3 40
Frank F. Gordon, expenses.....	8 40
Lawrence J. Murray, expenses.....	13 75
Sydney Lehman, expenses.....	2 65
Cornelius E. Price, expenses.....	11 94
Joseph Meltsner, expenses.....	4 91
Nathaniel Orens, expenses.....	77 80
G. S. Adams, examiner.....	11 00
A. S. Barber, examiner.....	41 75
J. A. Broderick, examiner.....	420 00
B. B. Bullock, examiner.....	70 00
F. G. Crane, examiner.....	1,976 95
A. L. Dutton, examiner.....	44 75
G. W. Egbert, examiner.....	53 55

E. T. Eshelman, examiner . . . . .	\$321 92	
Benjamin Fairbanks, Jr., examiner . . . . .	56 00	
F. B. Hoag, examiner . . . . .	30 00	
E. F. Howe, examiner . . . . .	50 00	
Claude Hutchins, examiner . . . . .	1,786 77	
H. B. Kennedy, examiner . . . . .	66 24	
N. J. Macdonald, examiner . . . . .	40 00	
J. I. Mesick, examiner . . . . .	8 00	
Andrew Moreland, examiner . . . . .	173 87	
A. H. Morey, examiner . . . . .	25 00	
F. W. Piderit, examiner . . . . .	32 00	
D. W. Quinn, Jr., examiner . . . . .	1,151 23	
E. K. Satterlee, examiner . . . . .	30 00	
I. V. Scott, examiner . . . . .	140 80	
R. W. Taylor, examiner . . . . .	40 00	
H. L. Tompkins, examiner . . . . .	90 00	
A. J. Van Pelt, examiner . . . . .	32 00	
A. B. Wheeler, examiner . . . . .	30 00	
H. J. Young, examiner . . . . .	249 44	
Appraisals . . . . .	25 00	
Printing . . . . .	249 21	
Office supplies . . . . .	82 84	
Stamps and stamped envelopes . . . . .	500 00	
Expressage . . . . .	40 84	
Telegraph and telephone . . . . .	7 31	
Equipment (furniture and fixtures) . . . . .	12 37	
Water and ice . . . . .	10 60	
Miscellaneous . . . . .	10 50	
		<u>\$25,645 68</u>
Balance October 1, 1915 . . . . .		<u>\$10,814 04</u>

\* Services dispensed with.

FURNITURE FOR NEW OFFICES

*Dr.*

Appropriation, Chapter 726, Laws of 1915 . . . . . \$6,900 00

*Cr.*

Furniture and furnishings . . . . . \$6 00

Advertising specifications for new cases . . . . . 94 90

100 90

Balance October 1, 1915 . . . . . \$6,799 10

PETTY FUND — FEES FOR COPYING, ETC.

*Dr.*

Balance October 1, 1914 . . . . . \$4 00

Received during the year . . . . . 56 75

\$60 75

*Cr.*

Payments to State Treasurer as required by law . . . . . 56 60

Balance October 1, 1915 . . . . . \$4 15

## INTEREST FUND, FAILED SAVINGS INSTITUTIONS

<i>Dr.</i>		
Balance October 1, 1914.....		\$15,515 59
Interest December 31, 1914.....		1,172 20
Interest March 31, 1915.....		642 88
Interest June 30, 1915.....		1,195 46
Interest September 30, 1915.....		679 74
		\$19,205 87
<i>Cr.</i>		
Paid State Treasurer interest credited during year.....		3,690 28
Balance.....		\$15,515 59

## INTEREST FUND, OTHER FAILED INSTITUTIONS

<i>Dr.</i>		
Interest received during the year.....		\$630 48
<i>Cr.</i>		
Paid to State Treasurer.....		630 48

## EXAMINERS' FUND

<i>Dr.</i>		
Balance October 1, 1914.....		\$24,857 64
Appropriation, Chapter 529, Laws of 1914.....		135,000 00
		\$159,857 64
<i>Cr.</i>		
G. S. Adams.....		\$3,375 60
Walter S. Allen.....		4,555 07
H. S. Andrews.....		4,882 80
A. S. Barber.....		4,023 81
Joseph A. Broderick.....		420 00
B. B. Bullock.....		3,043 26
F. G. Crane.....		1,138 40
A. T. Campbell.....		5,505 66
Edward L. Dodge.....		245 00
A. L. Dutton.....		2,832 03
G. W. Egbert.....		1,934 37
E. T. Eshelman.....		3,661 16
Benjamin Fairbanks, Jr.....		1,860 35
J. S. Frazer.....		1,474 28
B. D. Haight.....		26 00
Charles W. Hermans.....		3,192 12
Frank B. Hoag.....		1,533 53
Charles A. Horne.....		18 00
E. F. Howe.....		2,994 30
Robert W. Humphrey.....		4,075 36
Claude Hutchins.....		2,198 50
R. P. Kavanagh.....		3,989 65
H. B. Kennedy.....		3,704 36
J. J. Kennedy.....		1,284 80
N. T. Killip.....		3,799 15
James S. Love.....		4,025 05
W. A. MacCallum.....		5,075 12
N. J. Macdonald.....		3,246 66
G. V. McLaughlin.....		160 00

John I. Mesick.....	\$2,508 14	
Andrew Moreland.....	4,923 11	
A. H. Morey.....	3,549 97	
John D. Moriarty.....	32 30	
H. C. Nixdorf.....	76 73	
Nathaniel Orens.....	922 27	
J. J. O'Shaughnessy.....	110 00	
F. W. Piderit.....	2,118 95	
George A. Plant.....	3,632 69	
D. W. Quinn, Jr.....	24 00	
F. C. Rhodes.....	10 00	
E. K. Satterlee.....	3,178 99	
Irving, V. Scott.....	605 00	
Peter N. Shippee.....	2,454 61	
Gordon F. Smith.....	4,030 14	
Ralph W. Taylor.....	2,487 72	
H. L. Tompkins.....	3,143 56	
A. J. Van Pelt.....	1,929 05	
A. B. Wheeler.....	3,287 01	
H. J. Young.....	5,489 81	
Stamps and stamped envelopes.....	654 16	
		<u>\$123,442 60</u>
Balance October 1, 1915.....		<u>\$36,415 04</u>

#### DEPARTMENT ROSTER

Acting upon the recommendation of the Superintendent of Banks, the Legislature of 1915 abolished the position of Fourth Deputy Superintendent of Banks, which was created in the revision of the banking law.

During the year death removed Edward J. Graham, who acted as Second Deputy Superintendent of Banks since 1911, and Augustus K. Moore, Chief of the Liquidation Bureau. Mr. T. A. Pyterman, one of my examiners who has had considerable experience in the liquidation of several closed institutions, was appointed by me to the vacancy caused by the death of Mr. Moore. The vacancy caused by the death of Mr. Graham has not as yet been filled.

Miss Anna G. Bristow, who acted as confidential stenographer to several superintendents, as well as to the present incumbent, resigned her position and by re-arranging the work previously performed by her I was able to have her duties fulfilled without the appointment of a stenographer in her place, thus affecting a substantial savings to the Department.

During the fiscal year ending September 30, 1915, Examiners Joseph A. Broderick, Frank C. Rhodes and Frank B. Hoag



resigned, and Arthur J. Van Pelt, Benjamin Fairbanks, Jr., and J. Stuart Frazer were appointed as examiners. The total number of examiners employed is forty-five in comparison with forty-six reported last year.

When this Department first assumed jurisdiction over private bankers in 1914, it was necessary to employ temporarily several inspectors to assist in the work of investigating complaints and violations of the various sections of the new banking law. After the Private Bankers' Bureau was formally organized, the services of these men were dispensed with. Since then various complaints of alleged violations of the banking law and a ruling of the Attorney-General that this Department had supervision over money order and steamship ticket agencies made it necessary to employ permanently several inspectors. I made application to the State Civil Service Commission for the establishment of a proper list from which such employees could be obtained. I have appointed Albert De Lisser and Benedetto O. Palumbo, who ranked number one and number two on the civil service list for the position of inspector in the Private Banker's Bureau of this Department. The Civil Service Commission also intends to establish a separate list from which an additional inspector can be appointed for work outside of Greater New York and Westchester county.

## DEPARTMENT ROSTER

NAMES AND TITLES	Year of appointment	Compensation
Eugene Lamb Richards, superintendent . . . . .	1914	\$10,000 per annum
George I. Skinner, first deputy superintendent . . . . .	1897	6,000 per annum
Guernsey R. Jewett, third deputy superintendent . . . . .	1914	5,000 per annum
Edward S. Brogan, confidential clerk and private secretary . . . . .	1914	3,500 per annum
Edward R. Anker, land and opinion clerk . . . . .	1914	3,600 per annum
John D. Moriarty, chief clerk and examiner, Albany office . . . . .	1883	3,250 per annum
Michael Monahan, stenographer to superintendent, New York office . . . . .	1914	1,800 per annum
Robert J. Fortune, bookkeeper, Albany office . . . . .	1915	900 per annum
Carrie M. Clancy, stenographer, Albany office . . . . .	1901	1,700 per annum
Clinton D. Ganse, stenographer, New York office . . . . .	1904	1,700 per annum
Florence Sellvin, stenographer, New York office . . . . .	1911	1,500 per annum

DEPARTMENT ROSTER — *Continued*

NAMES AND TITLES	Year of appointment	Compensation
Blanche M. Borthwick, stenographer, Albany office	1907	\$1,500 per annum
Mary H. Shields, stenographer, Albany office . . . . .	1907	1,500 per annum
A. I. Rand, stenographer and clerk, New York office . . . . .	1900	1,400 per annum
John A. Murray, stenographer, New York office . . . . .	1914	1,200 per annum
Louis Neiman, stenographer, New York office . . . . .	1911	1,100 per annum
Hazel Sullivan, stenographer, New York office . . . . .	1914	900 per annum
Cornelius E. Price, confidential messenger, New York office . . . . .	1914	1,500 per annum
Harriet B. Kennedy, clerk, New York office . . . . .	1912	1,200 per annum
Ottilia M. Dinsbacher, typwriter copyist, New York office . . . . .	1913	800 per annum
Elizabeth E. Staley, filing clerk, Albany office . . . . .	1908	1,350 per annum
Lillian F. Carabine, filing clerk, Albany office . . . . .	1914	1,350 per annum
John J. Sullivan, junior clerk, Albany office . . . . .	1912	600 per annum
		Per diem when actually employed
A. T. Campbell, chief examiner . . . . .	1898	\$18 and railroad fare
H. J. Young, examiner . . . . .	1895	16 and railroad fare
C. W. Hermans, examiner . . . . .	1896	16 and railroad fare
H. S. Andrews, examiner . . . . .	1908	16 and railroad fare
E. L. Dodge, examiner . . . . .	1904	14 and railroad fare
Andrew Moreland, examiner . . . . .	1908	14 and railroad fare
E. T. Eshelman, examiner . . . . .	1909	14 and railroad fare
W. A. MacCallum, examiner . . . . .	1908	13 and railroad fare
Walter S. Allen, examiner . . . . .	1895	14 and railroad fare
Robert W. Humphrey, examiner . . . . .	1902	13 and railroad fare
Benjamin D. Haight, examiner* . . . . .	1907	13 and railroad fare
Claude Hutchins, examiner . . . . .	1908	13 and railroad fare
R. P. Kavanagh, examiner . . . . .	1908	13 and railroad fare
J. S. Love, examiner . . . . .	1895	13 and railroad fare
G. F. Smith, examiner . . . . .	1907	13 and railroad fare
G. W. Egbert, examiner* . . . . .	1910	13 and railroad fare
Charles A. Horne, examiner* . . . . .	1909	12 and railroad fare
James J. Kennedy, examiner . . . . .	1910	12 and railroad fare
N. J. Macdonald, examiner . . . . .	1911	12 and railroad fare
H. L. Tompkins, examiner . . . . .	1909	12 and railroad fare
D. W. Quinn, Jr., examiner* . . . . .	1910	15 and railroad fare
G. S. Adams, examiner . . . . .	1905	11 and railroad fare
G. A. Plant, examiner . . . . .	1906	11 and railroad fare
A. S. Barber, examiner . . . . .	1908	10 and railroad fare
N. T. Killip, examiner . . . . .	1909	10 and railroad fare
Benjamin B. Bullock, examiner . . . . .	1911	10 and railroad fare
F. G. Crane, examiner . . . . .	1910	10 and railroad fare
A. H. Morey, examiner . . . . .	1911	10 and railroad fare
E. F. Howe, examiner . . . . .	1911	10 and railroad fare
H. B. Kennedy, examiner . . . . .	1911	10 and railroad fare
T. Arthur Pyterman, examiner* . . . . .	1910	10 and railroad fare
J. J. O'Shaughnessy, examiner* . . . . .	1910	10 and railroad fare
I. V. Scott, examiner* . . . . .	1911	10 and railroad fare
G. V. McLaughlin, examiner* . . . . .	1911	10 and railroad fare
E. K. Satterlee, examiner . . . . .	1912	10 and railroad fare

DEPARTMENT ROSTER — *Concluded*

NAMES AND TITLES	Year of appointment	Per diem when actually employed
A. B. Wheeler, examiner.....	1912	\$10 and railroad fare
Ralph W. Taylor, examiner.....	1913	8 and railroad fare
John I. Mesick, examiner.....	1913	8 and railroad fare
F. W. Piderit, examiner.....	1914	8 and railroad fare
Peter N. Shippee, examiner.....	1906	8 and railroad fare
Alva L. Dutton, examiner.....	1914	8 and railroad fare
Arthur J. Van Pelt, examiner.....	1914	8 and railroad fare
Benjamin Fairbanks, Jr., examiner.....	1914	8 and railroad fare
J. Stuart Frazer, examiner.....	1915	8 and railroad fare
Nathaniel Orens, examiner.....	1906	\$2,400 per annum
Joseph Meltsner, examiner private bankers.....	1914	1,800 per annum
Albert De Lisser, inspector private bankers.....	1915	1,500 per annum
Benedetto O. Palumbo, inspector private bankers.....	1915	1,500 per annum

\* Receives \$14 per day when acting as special deputy to assist the superintendent in liquidation and distribution in the case of closed institutions.

## CONCLUSION

I desire to again acknowledge my indebtedness and express my gratitude for the hearty co-operation of the officers of the Clearing House and of the various State associations representing the different classes of financial institutions. Without their harmonious co-operation and united action, it would have been impossible to have so soon allayed the feeling of unrest and suspicion rife during the trying times of last year. I believe those who participated in the various conferences of that time may well be proud of the results achieved.

Respectfully submitted,

EUGENE LAMB RICHARDS,

*Superintendent of Banks.*



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## APPENDIX

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## WEEKLY BULLETINS

### BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law,  
chapter 2 of the Consolidated Laws.

OCTOBER 2, 1914

- Sept. 25, 1914. APPOINTMENT OF ASSISTANT INVESTIGATOR, PRIVATE BANKERS' BUREAU, BANKING DEPARTMENT  
Mr. John J. McCarthy, of 16 Hudson street, Yonkers, N. Y., appointed as Assistant Investigator in the Private Bankers' Bureau, Banking Department, for a period not to exceed six months, at a compensation of \$150 per month, effective October 1, 1914.
- Sept. 25, 1914. APPOINTMENT OF STENOGRAPHER  
Mr. John A. Murray, of Albany, N. Y., transferred from the position of stenographer in the office of the State Engineer at Albany to the position of stenographer in the New York branch office of the Banking Department, at a compensation of \$100 per month, effective October 1, 1914.
- Sept. 29, 1914. LACKAWANNA SAVINGS AND LOAN ASSOCIATION  
Location: Lackawanna, Erie county, N. Y.  
Directors: Talmadge Blass, John Widner,  
George Wicks, Michael M. O'Mara,  
Joseph G. Bouley, Michael A. Sullivan,  
John H. Crosta, Nelson G. Milks,  
Paul Hegedus, John Tomaka,  
Martin I. Delaney, Max B. Lohr,  
Leonard Kowalski, all of Lackawanna, N. Y.  
Lloyd L. Westbrook, Buffalo, N. Y.  
William H. S. Otto, Woodlawn, N. Y.  
Organization certificate filed for examination in the Banking Department.
- Sept. 29, 1914. IZORA F. WILSON  
Personal loan broker.  
Location: No. 99 Nassau street, New York, N. Y.  
Permanent capital: \$10,000.  
Authorization certificate issued.
- Sept. 29, 1914. NORTHPORT TRUST COMPANY  
Location: Northport, N. Y.  
Consent given to a reduction in the number of directors of the Northport Trust Company from sixteen (16), the present number, to fifteen (15).
- Sept. 29, 1914. ROBERT B. ADAM, MARGARET ADAM RAMSDELL, THOMAS M. GIBSON, MORRIS BENSON, ADAM G. PATERSON AND EDWARD FAIRBAIRN (ADAM, MELDRUM & ANDERSON COMPANY)  
Location: Nos. 396-408 Main street, Buffalo, N. Y.  
Permanent capital: \$35,000.  
Authorization certificate issued.  
Approval given of an increase in the permanent capital of the firm of Adam, Meldrum & Anderson Company from \$35,000 to \$50,000.

- Sept. 29, 1914. ITALIAN-AMERICAN SAVINGS AND LOAN ASSOCIATION  
 Location: Buffalo, N. Y.  
 Directors: Carmelo Gugino, Anthony Cetola,  
 Joseph P. Gimbrone, Michele Caboni,  
 Frank A. Miceli, Frank Belliotti,  
 Angdo Porcari, Horace Lo Grasso,  
 Giacomo DeSprit, Angelo Leone,  
 Stephen E. Loiacono, Fortunato LoBue,  
 Frank C. Tripi, Antonio Giambrone,  
 Horace O. Lanza, all of Buffalo, N. Y.  
 Organization certificate filed in the Banking Department for  
 examination.
- Sept. 29, 1914. GREAT NORTHERN CREDIT UNION  
 Location: No. 3966 Fulton street, Woodhaven, N. Y.  
 Directors: Arthur M. Flebig, Charles Schmee,  
 Irwin B. Kranz, Henry F. Kranz,  
 Edward Higbee, all of Woodhaven, N. Y.  
 Authorization certificate issued.
- Sept. 29, 1914. RAYMOND GUARINI AND DOMENICO CANDELA (GUARINI & CANDELA)  
 Location: Nos. 23-25 New Bowery, New York, N. Y.  
 Permanent capital: \$20,000.  
 Authorization certificate issued.  
 Approval given of a decrease in the permanent capital of Guarini  
 & Candela from \$20,000 to \$10,000.
- Sept. 30, 1914. GENESEE STREET SAVINGS AND LOAN ASSOCIATION  
 Location: Buffalo, Erie county, New York.  
 Officers and Directors: Joseph A. Helmer, President, Director.  
 George Blumme, Vice-President, Director.  
 George E. Walter, Secretary, Director.  
 Fred T. Heckel, Treasurer, Director.  
 Otto R. Gerlach, Financial Secretary,  
 Director.  
 Directors: Emil Holzbauer, George W. Schmitt,  
 Charles A. Winegar, Arthur E. Golinck,  
 Fred Bohneberg, Charles Bauer, Jr.,  
 George Blank, Jacob H. Eickhoff,  
 John M. Steigmier, Frank C. Bartz,  
 all of Buffalo, N. Y.  
 Organization certificate filed for examination in the Banking  
 Department.
- Sept. 30, 1914. TRUST AND DEPOSIT COMPANY OF ONONDAGA  
 Location: Syracuse, N. Y.  
 Approval given of an increase in the capital stock of the Trust  
 and Deposit Company of Onondaga, Syracuse, from \$500,000 to  
 \$1,000,000.
- Oct. 1, 1914. MICHAEL JOSEPHSOHN  
 Location: No. 105 Stanton street, New York, N. Y.  
 Approval given of a decrease in the permanent capital of Michael  
 Josephsohn, private banker, of No. 105 Stanton street, New  
 York, from \$85,371.44 to \$10,000.
- Oct. 1, 1914. JACOB GIMBEL, CHARLES GIMBEL, DANIEL GIMBEL, ELLIS A. GIM-  
 BEL, ISAAC GIMBEL AND LOUIS S. GIMBEL (GIMBEL BROTHERS,  
 BANKERS, NEW YORK)  
 Location: Broadway and 33d street, New York, N. Y.  
 Permanent capital: \$25,000.  
 Authorization certificate issued.



- Oct. 1, 1914. **RAPHAEL SCOTTO**  
 Location: No. 238 Columbia street, Brooklyn, N. Y.  
 Permanent capital: \$15,000.  
 Authorization certificate issued.
- Oct. 1, 1914. **APPOINTMENT OF FILING CLERK**  
 Miss Lillian F. Carrabine transferred from the position of filing clerk in the office of the State Hospital Commission to the position of filing clerk in the Banking Department, at a compensation of \$1,200 per annum, effective October 1, 1914.

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**BANKING DEPARTMENT, STATE OF NEW YORK**

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 2 of the Consolidated Laws.

OCTOBER 9, 1914

- Oct. 2, 1914. **FRANK SAKSEE, PRIVATE BANKER**  
 Location: No. 82 Cortlandt street, New York, N. Y.  
 Approval given of a reduction in the permanent capital of said private banker from \$100,000 to \$50,000.
- Oct. 5, 1914. **ROCKAWAY SAVINGS AND LOAN ASSOCIATION**  
 Location: Rockaway Park, West Rockaway, Borough of Queens, L. I., New York.  
 Directors: Thomas I. Leahy, Vito Contessa,  
 William Flisk, Paul Kaskel,  
 William T. Ganter, John O. Kalb,  
 George W. Decker, Arnold J. Wisch,  
 Harry T. Sprung, Frank Berry,  
 Arnold Johnson, all of Rockaway Park, N. Y.  
 D. Carlton Tracy, Neponsit, N. Y.  
 Thomas Kelly, Belle Harbor, N. Y.  
 George J. Berlenbach, Brooklyn, N. Y.  
 John C. Judge, Brooklyn, N. Y.  
 Certificate of authorization issued.
- Oct. 8, 1914. **MICHELE G. PASCA, PRIVATE BANKER**  
 Location: No. 2072 First avenue, New York, N. Y.  
 Permanent capital: \$15,000.  
 Certificate of authorization issued.
- Oct. 8, 1914. **JOSEPH MARTINIANO, PRIVATE BANKER**  
 Location: No. 201 Columbia street, Brooklyn, N. Y.  
 Permanent capital: \$10,000.  
 Certificate of authorization issued.
- Oct. 8, 1914. **EQUITABLE PERSONAL LOAN COMPANY**  
 Location: Borough of Manhattan, city, county and State of New York.  
 Capital: \$100,000.  
 Directors: Samuel R. Smith, Freeport, N. Y.  
 Charles E. Raynor, Freeport, N. Y.  
 Robert J. MacFarland, Brooklyn, N. Y.  
 Frederick J. Lancasyer, New York, N. Y.  
 Charles Blauvelt, New York, N. Y.  
 Lawrence H. Tasker, Colonial Heights, N. Y.  
 John A. Loope, Hollis, N. Y.  
 Walter H. Bond, South Orange, N. J.  
 Wm. Arthur Babson, South Orange, N. J.  
 Andrew J. Van Sicien, Jamaica, L. I., N. Y.  
 Arin Bjornson, Flushing, N. Y.  
 Authorization certificate issued.

- Oct. 9, 1914. **JAMES TARABELLA AND LUCY TARABELLA, PRIVATE BANKERS**  
 Location: No. 85 Park street; No. 171 Worth street, New York,  
 N. Y.  
 Permanent capital: \$2,000.  
 Authorization certificate issued.

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law,  
 chapter 2 of the Consolidated Laws.

OCTOBER 16, 1914

- Oct. 10, 1914. **GERMANO P. BACCELLI**  
 Location: No. 119 Madison avenue, Albany, N. Y.  
 Verified certificate applying for authorization to continue business  
 as a private banker filed for examination in the Banking  
 Department.
- Oct. 13, 1914. **COMMERCIAL CREDIT UNION**  
 Location: No. 326 Ninth street, Brooklyn, N. Y.  
 Directors: Benjamin Ammerman,  
               Louis Cohn,                                 Philip Abramson,  
               Joseph Geffen,                            Harry Davidovitz,  
               Max Peck,                                   Charles Kurzwil,  
               Meyer Tarshis,                           Charles P. Solomons,  
               Abraham Zieve,                           Theodore Milter,  
   all of Brooklyn, N. Y.  
 Organization certificate filed for examination in the Banking  
 Department.
- Oct. 15, 1914. **JOSEPH LICCIONE, PRIVATE BANKER**  
 Location: No. 125 Mulberry street, New York, N. Y.  
 Permanent capital: \$15,000.  
 Certificate of authorization issued.
- Oct. 15, 1914. **JOSEPH B. GREENHUT, BENEDICT J. GREENHUT, CHARLES A. COOPER  
 AND NELSON W. GREENHUT (J. B. GREENHUT & CO., PRIVATE  
 BANKERS)**  
 Location: No. 294 Sixth avenue, New York, N. Y.  
 Permanent capital: \$125,000.  
 Certificate of authorization issued.
- Oct. 15, 1914. **GAETANO DE LUCA, MAURIZIO DE FINA AND VINCENZO DE LUCA  
 (G. DE LUCA & Co.)**  
 Location: No. 75 Thompson street, New York, N. Y.  
 Permanent capital: \$50,000.  
 Certificate of authorization issued.
- Oct. 22, 1914. Approval given of a reduction in the permanent capital of Gaetano  
 De Luca, Maurizio De Fina and Vincenzo De Luca, constituting  
 the firm of G. De Luca & Company, private bankers, from  
 \$50,000 to \$30,000.
- Oct. 15, 1914. **WASHINGTON AID PERSONAL LOAN COMPANY, INC.**  
 Location: New York, N. Y.  
 Capital: \$15,000.  
 Incorporators and Directors: Daniel R. Kennedy, New York, N. Y.  
   Charles M. Kennedy, New York, N. Y.  
   Harry F. Tuttle, Elmhurst, N. Y.  
 Organization certificate filed for examination in the Banking  
 Department.



## Oct. 27, 1914. GENESEE STREET SAVINGS AND LOAN ASSOCIATION

Location: Buffalo, Erie county, N. Y.

Officers and Directors:

Joseph A. Helmer, President and Director, Buffalo, N. Y.  
 George Blumme, Vice-President and Director, Buffalo, N. Y.  
 George E. Walter, Secretary and Director, Buffalo, N. Y.  
 Fred T. Heckel, Treasurer and Director, Buffalo, N. Y.  
 Otto R. Gerlach, Financial Secretary and Director, Buffalo, N. Y.

Directors: Emil Holzbauer,	George W. Schmitt,
Charles A. Winegar,	Arthur E. Golnick,
Fred Bohneberg,	Charles Bauer, Jr.,
George Blank,	Jacob H. Eickhoff,
John M. Stegmeir,	Frank C. Bartz,
	all of Buffalo, N. Y.

Authorization certificate issued.

## Oct. 24, 1914. HARRY GORDON AND MOLLIE RUBENSTEIN (GORDON &amp; Co.)

Nos. 53-63 Park Row, New York, N. Y.

Permanent capital: \$10,000.

Organization certificate of Personal Loan Brokers filed for examination in the Banking Department.

## Oct. 28, 1914. THE TEACHERS' BUILDING AND LOAN ASSOCIATION OF NEW YORK

Location: No. 156 Fifth avenue, New York, N. Y.

Approval given of a change of location of said association from No. 156 Fifth avenue to No. 395 Lexington avenue (Long Beach Building), New York, N. Y.

## Oct. 28, 1914. PASQUALE DE MARCO

Location: No. 106 Jay street, Schenectady, N. Y.

Permanent capital: \$5,000.

Authorization certificate issued.

## Oct. 28, 1914. RURAL SAVINGS AND LOAN ASSOCIATION

Location: County and State of New York.

Directors: John J. Dillon,	John L. Connelly,
George W. May,	William F. Dillon,
Patrick C. Brennan,	M. Gertrude Kayea,
William O'Brien,	all of New York, N. Y.

Adolph Rathje,	Katharine E. Corcoran,
	of Brooklyn, N. Y.

Organization certificate filed for examination in the Banking Department.

## Oct. 28, 1914. JOSEPH SESSA

Location: No. 40 Union street,  
 No. 467 Carroll street,  
 No. 6323 14th street,  
 Brooklyn, N. Y.

Permanent Capital: \$50,000.

Approval given of a reduction in the capital of said private banker from \$50,000 to \$30,000.

## BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law,  
chapter 2 of the Consolidated Laws.

NOVEMBER 6, 1914

- Oct. 30, 1914. **BANK OF BELFAST**  
 Location: Belfast, N. Y.  
 Capital: \$30,000.  
 Directors: Newland C. Saunders,  
             J. Eaton Kinney,                   Addis E. Perry,  
             John H. Meineka,                 J. Servius Smith,  
             Robert P. Ross,                 William B. Manley,  
             Peter B. Loftis,                 William J. Fox.  
 Organization certificate filed for examination in the Banking  
 Department.
- Oct. 30, 1914. **ABRAHAM L. KASS**  
 Location: No. 100 Essex street, New York.  
           No. 1656 Madison avenue, New York.  
           No. 87 Graham avenue, Brooklyn.  
 Permanent Capital: \$50,000.  
 Certificate of authorization issued.
- Oct. 31, 1914. **FRANK JENKINS, Jr., and WILLIAM L. RICARD (JENKINS & COMPANY)**  
 Location: Bath Beach street, Brooklyn, N. Y.  
 Permanent capital: \$15,000.  
 Verified certificate applying for authorization to continue busi-  
 ness as private bankers filed for examination in the Banking  
 Department.  
 Certificate of authorization issued.
- Oct. 31, 1914. **MICHAEL DEL PAPA**  
 Location: No. 829 Canal street, Elmira, N. Y.  
 Permanent capital: \$5,000.  
 Authorization certificate issued.
- Oct. 31, 1914. **ALFONSO PEPE, FRANK PEPE AND ANTHONY PEPE (ALFONSO PEPE  
 AND SONS)**  
 Location: No. 336 Seneca street, Buffalo, N. Y.  
 Permanent capital: \$15,000.  
 Authorization certificate issued.
- Oct. 31, 1914. **JOHN KOVACS**  
 Location: 36 Grand street, Brooklyn.  
           155 Clinton avenue, Maspeth, L. I.  
 Permanent capital: \$10,000.  
 Verified certificate applying for authorization to continue busi-  
 ness as a private banker filed for examination in the Banking  
 Department.  
 Certificate of authorization issued.
- Oct. 31, 1914. **GIUSEPPE TERMINI**  
 Location: No. 3 Mulberry street, New York, N. Y.  
 Permanent capital: \$2,500.  
 Verified certificate applying for authorization to continue busi-  
 ness as a private banker filed for examination in the Banking  
 Department.  
 Authorization certificate issued.
- Oct. 31, 1914. **SAMUEL OLINER AND ISIDORE OLINER**  
 Location: No. 67 Clinton street, New York, N. Y.  
 Verified certificate applying for authorization to continue busi-  
 ness as a private banker filed for examination in the Banking  
 Department.  
 Authorization certificate issued.

Oct. 31, 1914. DONATO BOFFA AND DONATO DI SESA (D. BOFFA & D. DI SESA)  
 Location: Nos. 114-116 Mulberry street, New York, N. Y.  
 Permanent capital: \$15,000.  
 Authorization certificate issued.

Oct. 31, 1914. NICOLA GALLO  
 Location: 138-140 Henry street, Binghamton, N. Y.  
 Permanent capital: \$5,000.  
 Authorization certificate issued.

Oct. 31, 1914. PASQUALE DI MEZZA  
 Location: 40 Bridge street, Amsterdam, N. Y.  
 Permanent capital: \$5,000.  
 Authorization certificate issued.

Oct. 31, 1914. LOUIS JARMULOWSKY AND HARRY JARMULOWSKY (S. JARMULOWSKY)  
 Location: 54 Canal street, New York, N. Y.  
 Permanent capital: \$100,000.  
 Authorization certificate issued.

Nov. 2, 1914. LACKAWANNA SAVINGS AND LOAN ASSOCIATION  
 Location: Lackawanna, Erie county, N. Y.  
 Directors: Talmadge Blass  
           Lloyd L. Westbrook,     John Widmer,  
           Michael M. O'Hara,     George Wicks,  
           Michael A. Sullivan,   Joseph G. Bouley,  
           Paul Hegedus,         John H. Crosta,  
           Nelson C. Milks,       John Tomaka.  
           Martin I. Delaney.     William H. S. Otto.  
           Leonard Kowalski.     Max B. Lohr.  
 Authorization certificate issued.

Nov. 4, 1914. WASHINGTON AID PERSONAL LOAN COMPANY, INC.  
 Location: New York, N. Y.  
 Capital: \$15,000.  
 Organization certificate refused.

Nov. 6, 1914. POPULAR BANKING, SAVINGS AND LOAN ASSOCIATION (in liquidation)  
 Location: New York, N. Y.  
 Copy order granted at a special term of the Supreme Court.  
 Part II thereof, held in and for the county of New York, County Court House, borough of Manhattan, city of New York, on the 20th day of October, 1914, ordering and adjudging that upon payment of the claims of general creditors and shareholders said association be dissolved and the Superintendent of Banks relieved from all further liability in connection with the liquidation of said association, filed in Banking Department.

Nov. 2, 1914. LITHUANIAN SAVINGS AND LOAN ASSOCIATION  
 Location: Borough of Brooklyn, city of New York.  
 Directors: Benedict Schegaus,     John W. Lutkauckas,  
           Charles Ruksztells,     Joseph Buchinsky,  
           Andrew Daukszis,       Vincent Dauksys,  
           Vincent Daubara,       Antanas Andrisziunas,  
           Kazimer Brazyz,        Vincent Struegis,  
           Paul Vaitiekunas,     John Spurga,  
           Peter Juezaitis,       Frank Masulevich,  
           Joseph Ginkus,         Brooklyn, N. Y.  
 Organization certificate filed for examination in the Banking Department.

- Oct. 30, 1914. **JESSE ISIDOR STRAUSS, PERCY S. STRAUSS AND HERBERT N. STRAUSS**  
 (R. H. MACY & Co. Depositors' Account Department)  
 Location: Broadway and 34th street, New York, N. Y.  
 Permanent capital: \$100,000.  
 Verified certificate applying for authorization to continue business as private bankers filed for examination in the Banking Department.
- Nov. 4. Authorization certificate issued.

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, Chapter 2 of the Consolidated Laws.

NOVEMBER 13, 1914.

- Nov. 6, 1914. **LITHUANIAN SAVINGS AND LOAN ASSOCIATION**  
 Location: Borough of Brooklyn, city of New York.  
 Organization certificate refused.
- Nov. 6, 1914. Work of Richard Ward, Confidential Inspector in the Private Bankers' Bureau, State Banking Department, completed and services terminated, effective November 15, 1914.
- Nov. 6, 1914. Work of John J. McCarthy, Assistant Investigator in Private Bankers' Bureau, State Banking Department, completed and services terminated, effective November 15, 1914.
- Nov. 6, 1914. **JULIUS FRANK AND LEO FRANK**  
 Location: Ogdensburg, N. Y.  
 Affidavit of private banker engaged in business in other than a city of the first class filed for examination in the Banking Department.
- Nov. 7, 1914. **JULIUS LEHRENKRAUSS AND HERMAN C. LEHRENKRAUSS**  
 Location: 359 Fulton street, Brooklyn, N. Y.  
 Affidavit of private bankers engaged in business in city of first class filed for examination in the Banking Department.
- Nov. 9, 1914. **CHARLES FRAZIER AND CHARLES W. FRAZIER**  
 Location: 93 Nassau street, New York, N. Y.  
 Affidavit of private bankers engaged in business in city of the first class filed for examination in the Banking Department.
- Nov. 9, 1914. Resignation of Mr. Joseph A. Broderick, as State Bank Examiner, tendered and accepted. Mr. Broderick was the examiner in charge of the Private Bankers' Bureau. Effective November 7, 1914.
- Nov. 9, 1914. Mr. George W. Egbert, of New York, N. Y., State Bank Examiner, designated to act as examiner in charge of the Credit Bureau, State Banking Department. Mr. Egbert will continue to assume the duties of Special Deputy Superintendent in charge of the liquidation of the Carnegie Trust Company.
- Nov. 9, 1914. Mr. D. W. Quinn, Jr., State Bank Examiner, of New York, N. Y., designated to act as examiner in charge of the Private Bankers' Bureau, State Banking Department. Effective November 9, 1914.
- Nov. 10, 1914. **RURAL SAVINGS AND LOAN ASSOCIATION**  
 Location: County and State of New York.  
 Authorization certificate issued.

- Nov. 10, 1914. ALEXANDER JOHNSON AND MAX STRAUSS (A. E. JOHNSON & Co.)  
 Location: 37 Broadway, New York, N. Y.  
 Permanent capital: \$40,000.  
 Verified certificate of firm desiring to engage in business as private bankers filed for examination in the Banking Department.
- Nov. 12, 1914. Resignation of Confidential Stenographer to the Superintendent of Banks, Albany, N. Y.  
 Resignation of Anna G. Bristow, Confidential Stenographer to the Superintendent of Banks, Albany, N. Y., tendered and accepted. Effective November 16, 1914.
- Nov. 11, 1914. HOME BANK  
 Location: Brooklyn, N. Y.  
 Copy of order of dissolution granted at a Special Term of the Supreme Court, held in and for the county of Kings, at the County Court House, in the borough of Brooklyn, city of New York, on the 4th day of November, 1914, filed in the Banking Department. Said order provides that the Home Bank is dissolved and its corporate existence terminated, and upon the filing of the copy of order with the Superintendent of Banks the said corporation shall cease to exist.

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 2 of the Consolidated Laws.

NOVEMBER 20, 1914

- Nov. 14, 1914. SENECA SAVINGS AND LOAN ASSOCIATION  
 Location: No. 2276 Seneca street, Buffalo, N. Y.  
 Consent given to change of location of the place of business of the Seneca Savings and Loan Association from No. 2276 Seneca street, Buffalo, N. Y., to No. 2274 Seneca street, in the same city.
- Nov. 16, 1914. Q. W. WELLINGTON & COMPANY'S BANK  
 Location: Cor. Pine and Market streets, Corning, N. Y.  
 Affidavit of Quincy W. Wellington and Benjamin W. Wellington, private bankers, transacting business under the name of Q. W. Wellington & Company's Bank, filed for examination in the State Banking Department.
- Nov. 16, 1914. WM. H. SEWARD & COMPANY  
 Location: No. 96 Genesee street, Auburn, N. Y.  
 Affidavit of William H. Seward and William H. Seward, Jr., private bankers, filed for examination in the State Banking Department.
- Nov. 17, 1914. J. W. PLACE & COMPANY  
 Location: No. 67 Wall street, New York, N. Y.  
 Affidavit of Mr. Josiah W. Place, a private banker, transacting business under the name of J. W. Place & Company, filed for examination in the State Banking Department.
- Nov. 17, 1914. ADOLPH I. NAMM  
 Location: No. 452 Fulton street, Brooklyn, N. Y.  
 Permanent capital: \$5,000.  
 Authorization certificate issued.



- Nov. 18, 1914. **GUARDIAN PERSONAL LOAN COMPANY**  
 Location: No. 51 Liberty street, New York, N. Y.  
 Capital, \$50,000.  
 Directors: Augustus K. Sloan, Newton E. Whitside,  
 Andrew J. Hedges, William D. Allen,  
 all of New York, N. Y., and  
 I. Newton Rudgers, of Montclair, N. J.
- Nov. 17, 1914. Work of Mr. N. M. Banker, as Chief Investigator of Violations by Individuals and Corporations in the State Banking Department, Private Bankers' Bureau, completed and services terminated, effective December 1, 1914.  
 Work of Mr. Samuel Kapper, as Confidential Inspector in the Private Bankers' Bureau, State Banking Department, completed and services terminated, effective December 1, 1914.  
 Work of Mr. John F. Neilson, as Chief Confidential Inspector in the Private Bankers' Bureau, State Banking Department, completed and services terminated, effective December 1, 1914.  
 Work of Mr. Frank F. Gordon, as Confidential Inspector in the Private Bankers' Bureau, State Banking Department, completed and services terminated, effective December 1, 1914.  
 Work of Mr. Lawrence J. Murray, as Confidential Inspector in the Private Bankers' Bureau, State Banking Department, completed and services terminated, effective December 1, 1914.  
 Work of Mr. John J. Kenny, as District Confidential Inspector in the Private Bankers' Bureau, State Banking Department, completed and services terminated, effective December 1, 1914.
- Nov. 18, 1914. **APPOINTMENT OF BANK EXAMINER**  
 Mr. Arthur Van Pelt, of No. 4166 Brandow avenue, Brooklyn, N. Y., appointed from the Civil Service eligible list a bank examiner in the State Banking Department, effective November 18, 1914, at a compensation of \$8 per day, when actually employed, and railroad fare.
- Nov. 19, 1914. **APPOINTMENT OF BANK EXAMINER**  
 Mr. Benjamin Fairbanks, of Ponfield road, Bronxville, N. Y., appointed a bank examiner in the State Banking Department, effective November 23, 1914, at a compensation of \$8 per day, when actually employed, and railroad fare.
- Nov. 19, 1914. **THE MORRIS PLAN COMPANY OF NEW YORK**  
 Location: No. 52 William street, New York, N. Y.  
 Capital: \$100,000.  
 Certificate of organization filed for examination.
- Nov. 20, 1914. **EDWIN R. FAY & SONS**  
 Location: No. 72 Genesee street, Auburn, N. Y.  
 Affidavit of Edwin R. Fay, Fred H. Fay and Charles R. Fay, private bankers, transacting business under the name of Edwin R. Fay & Sons, filed for examination in the State Banking Department.
- Nov. 20, 1914. **CITIZENS' BANK OF BINGHAMTON**  
 Location: Binghamton, Broome county, N. Y.  
 Capital: \$100,000. Surplus: \$50,000.  
 Authorization certificate issued.
- Nov. 20, 1914. **FREDERICK ROBERTSON & COMPANY**  
 Location: Webster and Goundry streets, North Tonawanda, N. Y.  
 Affidavit of Frederick Robertson and William W. Robertson, private bankers, transacting business under the name of Frederick Robertson & Company, filed for examination in the State Banking Department.

**Nov. 20, 1914. BANK OF BELFAST**

Location: Belfast, Allegany county, N. Y.  
 Capital: \$30,000.  
 Authorization certificate issued.

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**BANKING DEPARTMENT, STATE OF NEW YORK**

Weekly Bulletin, as required by the provisions of section 82 of the Banking Law,  
 Chapter 2 of the Consolidated Laws

November 27, 1914

**Nov. 21, 1914. STATE BANK OF KENMORE**

Location: Kenmore, Erie county, N. Y.  
 Capital: \$25,000.

Directors: Raymond E. Whitfield, Kenmore, N. Y.  
 L. P. A. Eberhardt, Kenmore, N. Y.  
 Fred B. Eberhardt, Kenmore, N. Y.  
 Robert A. Toms, Kenmore, N. Y.  
 Edward B. Mang, Kenmore, N. Y.  
 Charles J. E. Seaman, Kenmore, N. Y.  
 Clarence C. Miller, Tonawanda, N. Y.  
 Freelon Hunter, Buffalo, N. Y.

Organization certificate filed for examination in the State Banking Department.

**Nov. 23, 1914. HANOVER SAFE DEPOSIT COMPANY**

Location: No. 5 Nassau street, New York, N. Y.  
 Approval given to a reduction in the capital stock from \$300,000 to \$200,000.

**Nov. 23, 1914. OLINER BROTHERS**

Location: No. 67 Clinton street, New York, N. Y.  
 Superintendent of Banks took possession of the business and affairs of Saul Oliner and Isidore Oliner, engaged in business under the name of "Oliner Brothers," private bankers.  
 Superintendent of Banks appointed Mr. Irving V. Scott, a State Bank Examiner, Special Deputy Superintendent of Banks to assist in the liquidation.

**Nov. 24, 1914. VINCENZO MARRONE**

Location: No. 407 Second street, Utica, N. Y.  
 Capital: \$5,000.  
 Authorization certificate issued.

**Nov. 24, 1914. HAMILTON CO-OPERATIVE BUILDING AND LOAN ASSOCIATION**

Location: 496-a Court street, Brooklyn, N. Y.  
 Certified copy of order of Supreme Court of the State of New York, dated November 20, 1914, granting leave to change the name of the Hamilton Co-operative Building and Loan Association to "Hamilton Savings and Loan Association," filed in the Banking Department.

Nov. 25, 1914. Mr. William S. Hackett, of Albany, N. Y., appointed by the State Comptroller and Superintendent of Banks to examine and receipt for the securities deposited in the State Banking Department by the individuals and corporations under its supervision in accordance with the provisions of section 36 of the Banking Law.

- Nov. 25, 1914. **HARRY GORDON**  
 Location: No. 61 Park Row, New York, N. Y.  
 Permanent capital: \$10,000.  
 Organization certificate of personal loan broker filed for examination in the State Banking Department.
- Nov. 25, 1914. **PACKARD AND COMPANY**  
 Location: No. 99 Nassau street, New York, N. Y.  
 Affidavit of Moses Packard, of the firm of Packard and Company, private bankers, filed for examination in the State Banking Department.
- Nov. 25, 1914. **ROTHSCHILD BROTHERS AND COMPANY**  
 Location: East State and South Tloga streets, Ithaca, N. Y.  
 Affidavit of Jacob Rothschild, Isaac Rothschild and Daniel Rothschild, private bankers, transacting business under the name of "Rothschild Bros. & Company," filed for examination in the State Banking Department.

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**BANKING DEPARTMENT, STATE OF NEW YORK**

Weekly bulletin, as required by the provisions of section 82 of the Banking Law,  
 Chapter 2 of the Consolidated Laws

December 4, 1914

- Nov. 28, 1914. **THE ROYAL COMPANY OF NEW YORK**  
 Location: Nos. 93-95 Nassau street, New York, N. Y.  
 Affidavit of Philip Sugerman, Mark H. Sugerman and Frank C. Straat, private bankers, transacting business under the name of "The Royal Company of New York," filed for examination in the State Banking Department.
- Nov. 28, 1914. **OSCAR L. RICHARD.**  
 Location: No. 31 Broadway, New York, N. Y.  
 Affidavit of Oscar L. Richard, a private banker, of No. 31 Broadway, New York, filed for examination in the State Banking Department.
- Nov. 28, 1914. **APPOINTMENT OF SPECIAL DEPUTY SUPERINTENDENT**  
 Mr. T. Arthur Pyterman, State Bank Examiner, appointed Special Deputy Superintendent to assist in the liquidation of the affairs of The Borough Bank of Brooklyn, No. 20 Court street, Brooklyn, N. Y., in place of Augustus K. Moore, Special Deputy Superintendent formerly in charge, effective November 28, 1914.
- Nov. 30, 1914. **A. L. KASS**  
 Location: No. 100 Essex street, New York, N. Y.; No. 1656 Madison avenue, New York, N. Y.; No. 87 Graham avenue, Brooklyn, N. Y.  
 Superintendent of Banks took possession of the business and affairs of A. L. Kass, a private banker.  
 Mr. Irving V. Scott, a State Bank Examiner, appointed Special Deputy Superintendent of Banks to assist in the liquidation.
- Dec. 1, 1914. **APPOINTMENT OF SPECIAL DEPUTY SUPERINTENDENT**  
 Superintendent of Banks appointed Mr. Augustus K. Moore, a State Bank Examiner, Special Deputy Superintendent of Banks, to assist in the liquidation of the business and affairs of Oliner Brothers, private bankers, of No. 67 Clinton street, New York, N. Y., in place of Special Deputy Superintendent Irving V. Scott.

- Dec. 1, 1914. METROPOLITAN CREDIT UNION  
 Location: Brooklyn, N. Y.  
 Directors: Max Kalerchstein, Brooklyn, N. Y.  
 Henry Gold, Brooklyn, N. Y.  
 Max Katcher, Brooklyn, N. Y.  
 Nathan Gluskin, Brooklyn, N. Y.  
 Guttman Heyman, Brooklyn, N. Y.  
 Harry Chaimowitz, Brooklyn, N. Y.  
 Benjamin Goldman, Brooklyn, N. Y.  
 Barnett Saiken, Brooklyn, N. Y.  
 Abraham Halpern, New York, N. Y.  
 Organization certificate filed for examination.
- Dec. 1, 1914. SOUTH SHORE TRUST COMPANY  
 Location: Freeport, N. Y.  
 Capital: \$100,000.  
 Incorporators: Silas A. Williams, Freeport, N. Y.  
 Jesse M. Hewlett, Freeport, N. Y.  
 Joseph W. Birch, Freeport, N. Y.  
 Cadman H. Fredericks, Freeport, N. Y.  
 William H. Runcle, Freeport, N. Y.  
 Hugo Stearns, Freeport, N. Y.  
 Stephen P. Pettit, Freeport, N. Y.  
 Daniel E. Lynch, Rockville Centre.  
 The "Nassau County Review," of Freeport, N. Y., designated as  
 the newspaper in which to publish notice of intention to organ-  
 ize the South Shore Trust Company, of Freeport, N. Y.
- Dec. 2, 1914. HARRY GORDON  
 Location: No. 61 Park Row, New York, N. Y.  
 Capital: \$10,000.  
 Application for authorization as a personal loan broker refused.
- Dec. 2, 1914. GORDON AND RUBENSTEIN  
 Location: 53-63 Park Row, New York, N. Y.  
 Capital: \$10,000.  
 Application of Harry Gordon and Mollie Rubenstein for author-  
 ization to engage in business as personal loan brokers under  
 the name of Gordon and Company, refused.
- Dec. 3, 1914. DEY BROTHERS  
 Location: No. 401 South Salina street, Syracuse, N. Y.  
 Verified certificates of Robert Dey and Donald Dey, constituting  
 the firm of Dey Brothers, private bankers, and affidavits claim-  
 ing partial exemption, filed for examination in the State Bank-  
 ing Department.
- Dec. 3, 1914. CIACCIA BROTHERS  
 Location: No. 116 South Centre street, Schenectady, N. Y.  
 Verified certificate of Orazio Ciaccia and Vincenzo Ciaccia, apply-  
 ing for authorization to engage in business as private bankers,  
 under the name Ciaccia Brothers, filed for examination in the  
 State Banking Department.
- Dec. 4, 1914. BANKERS' TRUST COMPANY  
 Location: No. 16 Wall street, New York, N. Y.  
 Consent given to a reduction in the number of directors of said  
 company from thirty, the present number, to twenty-eight.
- Dec. 4, 1914. ASTOR TRUST COMPANY  
 Location: No. 389 Fifth avenue, New York, N. Y.  
 Consent given to a reduction in the number of directors from  
 thirty, the present number, to twenty-eight.

## BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law,  
chapter 2 of the Consolidated Laws

DECEMBER 11, 1914

- Dec. 7, 1914. CITIZENS' TRUST COMPANY OF SCHENECTADY  
Location: No. 434 State street, Schenectady, N. Y.  
Consent given to a reduction in the number of directors from  
twenty-four, the present number, to twenty-three.
- Dec. 8, 1914. CO-OPERATIVE CREDIT UNION  
Location: No. 159 Delancey street, New York, N. Y.  
Directors: Morris Caesar, Brooklyn, N. Y.  
Hyman I. Cohen, New York, N. Y.  
Samuel M. Grassman, New York, N. Y.  
Hirsch Block, New York, N. Y.  
Abraham Roberts, New York, N. Y.  
Julius Goodman, New York, N. Y.  
Joseph Sacoder, New York, N. Y.  
Hyman Weissfeld, Brooklyn, N. Y.  
Jacob Kats, Brooklyn, N. Y.  
Organization certificate filed for examination in the State Bank-  
ing Department.
- Dec. 9, 1914. GENESEE VALLEY TRUST COMPANY  
Location: No. 21 Exchange street, Rochester, N. Y.  
Consent given to a reduction in the number of directors from  
twenty-seven, the present number, to twenty-four.
- Dec. 11, 1914. APPOINTMENT OF BOOKKEEPER  
Mr. Robert J. Fortune, of Gouverneur, N. Y., appointed from the  
eligible civil service list a bookkeeper in the State Banking  
Department, at a salary of \$900 per annum, effective January  
1, 1915.
- Dec. 11, 1914. STATE BANK OF KENMORE  
Location: Kenmore, Erie county, N. Y.  
Capital: \$25,000. Surplus: \$5,000.  
Directors: Raymond E. Winfield, Kenmore, N. Y.  
Clarence C. Miller, Tonawanda, N. Y.  
L. P. A. Eberhardt, Kenmore, N. Y.  
Charles J. J. Seaman, Kenmore, N. Y.  
Freelon Hunter, Buffalo, N. Y.  
Robert A. Toms, Kenmore, N. Y.  
Edward B. Mang, Kenmore, N. Y.  
Authorization certificate issued.

## BANKING DEPARTMENT, STATE OF NEW YORK

Weekly Bulletin, as required by the provisions of section 82 of the Banking Law,  
chapter 2 of the Consolidated Laws

DECEMBER 18, 1914

- DEC. 11, 1914. DONATO BOFFA AND DONATO DI SESA  
Location: Nos. 114-116 Mulberry street, New York, N. Y.  
Approval given of a reduction in the permanent capital of Donato  
Boffa and Donato Di Sesa, private bankers, from \$15,000 to  
\$10,000.
- Dec. 12, 1914. MICHAEL A. LUNGHINO  
Location: No. 174 Terrace, Buffalo, N. Y.  
Application for authorization to continue business as a private  
banker filed for examination June 16, 1914, refused.

- Dec. 14, 1914. APPOINTMENT OF SPECIAL DEPUTY SUPERINTENDENT  
 Superintendent of Banks took possession of the business and affairs of Michael A. Lughino, a private banker.  
 Superintendent appointed Mr. E. T. Eshelman, a State Bank Examiner, Special Deputy Superintendent to assist in the liquidation.
- Dec. 12, 1914. S. LUNGHINO & SONS  
 Location: No. 35 State street, Buffalo, N. Y.  
 No. 523 North street, Rochester, N. Y.  
 Application for authorization to continue business, as private bankers, made by Sebastian Lughino, Joseph J. Lughino, Donatus L. Lughino and Anthony S. Lughino, under the name "S. Lughino & Sons," filed for examination June 13, 1914, refused.
- Dec. 14, 1914. APPOINTMENT OF SPECIAL DEPUTY SUPERINTENDENT  
 Superintendent of Banks took possession of the business and affairs of S. Lughino & Sons, private bankers.  
 Superintendent appointed Mr. E. T. Eshelman, a State Bank Examiner, Special Deputy Superintendent to assist in the liquidation.
- Dec. 14, 1914. APPOINTMENT OF SPECIAL DEPUTY SUPERINTENDENT  
 Superintendent of Banks appointed Mr. Daniel W. Quinn, Jr., a State Bank Examiner, Special Deputy Superintendent to assist in the liquidation of the Union Bank of Brooklyn, in place of Mr. Edward L. Dodge.
- Dec. 16, 1914. THE AUBURN PERSONAL LOAN COMPANY  
 Location: No. 141 Genesee street, Auburn, N. Y.  
 Capital: \$5,000.  
 Organization certificate filed for examination in the State Banking Department.  
 Directors: Harry L. Klein, Auburn, N. Y.  
 Etta Klein, Auburn, N. Y.  
 Lillian Kaplau, Syracuse, N. Y.
- Dec. 16, 1914. FIDELITY BANK  
 Location: Madison avenue, corner 75th street, New York, N. Y.  
 Consent given to a reduction in the number of directors of the Fidelity Bank from eleven, the present number, to nine.
- Dec. 17, 1914. AUBURN TRUST COMPANY  
 Location: Auburn, N. Y.  
 Consent given to a reduction in the number of directors of the Auburn Trust Company from twenty-four, the present number, to twenty-one.
- Dec. 17, 1914. THE NORTHERN NEW YORK TRUST COMPANY  
 Location: Nos. 118-124 Washington street, Watertown, N. Y.  
 Consent given to a reduction in the number of directors of The Northern New York Trust Company from thirty, the present number, to twenty-six.

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 2 of the Consolidated Laws

DECEMBER 26, 1914

- Dec. 18, 1914. CORN EXCHANGE BANK  
 Location: No. 13 William street, New York, N. Y.  
 Approval given to a reduction in the number of directors of the Corn Exchange Bank from sixteen, the present number, to fourteen.

- Dec. 19, 1914. Work of Mr. H. Charles Nixdorf, as Confidential Inspector in the Private Bankers' Bureau, State Banking Department, completed and services terminated, effective January 1, 1915.  
 Work of Mr. Sigmund Lehman, as Confidential Inspector in the Private Bankers' Bureau, State Banking Department, completed and services terminated, effective January 1, 1915.  
 Work of Mr. Thomas S. Smith, as District Confidential Inspector in the Private Bankers' Bureau, State Banking Department, completed and services terminated, effective January 1, 1915.
- Dec. 21, 1914. CIACCIA BROTHERS  
 Location: No. 116 South Centre street, Schenectady, N. Y.  
 Application of Orazio Ciaccla and Vincenzo Ciaccla to engage in business as private bankers, under the name of Ciaccla Brothers, filed for examination December 3, 1914, refused.
- Dec. 23, 1914. BINGHAM STATE BANK  
 Location: Mount Morris, N. Y.  
 Designation of the "Picket Line Post," a newspaper published in the village of Mount Morris, as the newspaper in which to publish notice of intention to organize the Bingham State Bank. Notice of intention to organize filed.
- Dec. 24, 1914. GENEVA PERMANENT LOAN AND SAVINGS ASSOCIATION  
 Location: No. 48 Seneca street, Geneva, N. Y.  
 Consent given to change of location of the Geneva Permanent Loan and Savings Association from No. 48 Seneca street, its present location, to Nos. 87-89 Seneca street, Geneva, N. Y.
- Dec. 24, 1914. ITALIAN-AMERICAN SAVINGS AND LOAN ASSOCIATION  
 Location: Buffalo, N. Y.  
 Certificate of authorization issued.
- Dec. 26, 1914. CALL FOR REPORTS  
 Call issued for quarterly reports by banks, trust companies, individual and private bankers, the close of business on Thursday, December 24, 1914, being designated as the day with reference to which such reports shall be made.

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**BANKING DEPARTMENT, STATE OF NEW YORK**

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 2 of the Consolidated Laws

JANUARY 1, 1915

- Dec. 26, 1914. BANK OF ANTWERP  
 Location: Antwerp, N. Y.  
 Approval given to a change in the number of directors of the Bank of Antwerp from eight, the present number, to nine.
- Dec. 28, 1914. THE PEOPLE'S BANK OF TROY  
 Location: Troy, N. Y.  
 Approval given to a change in the number of directors of The People's Bank of Troy from twelve, the present number, to eleven.
- Dec. 30, 1914. NORTH AVENUE BANK  
 Location: New Rochelle, N. Y.  
 Approval given to a change in the number of directors of the North Avenue Bank from eleven, the present number, to twelve.

## Dec. 30, 1914. THE MORRIS PLAN COMPANY OF NEW YORK

Location: No. 52 William street, New York, N. Y.

Capital: \$100,000.

Directors: John Markle, Jeddo, Pa.,

Lewis B. Gawtry,

Raymond DuPuy,

Clark Williams,

Arthur J. Morris,

Geo. F. Canfield,

John R. MacArthur,

Arthur Hagan,

Charles H. Sabin,

Henry R. Towne,

Charles T. Wills,

Jason A. Neilson,

Richard T. H. Halsey,

Guy E. Tripp,

William Turnbull,

Wallace D. McLean,

Arthur Williams,

Theodore O. Shonts,

Thomas Cochran,

Thomas H. Gillespie,

Edwin O. Halter,

Willard Straight,

Frederick W. Allen,

Sam A. Lewisohn,

James E. Russell,

Fred E. Linder,

New York, N. Y.

Authorization certificate issued.

## Dec. 31, 1914. FRANKLIN TRUST COMPANY

Location: No. 166 Montague street, Brooklyn, N. Y.

Approval given to the opening of a branch office of the Franklin Trust Company, at No. 66 Washington avenue, in the borough of Brooklyn, city of New York, to be known as the "Franklin Trust Company, Market Branch."

## Dec. 31, 1914. EMPIRE TRUST COMPANY

Location: No. 42 Broadway, New York, N. Y.

Approval given to a change in the number of directors of the Empire Trust Company from twenty-eight, the present number, to twenty-two.

## Jan. 1, 1915. JOSIAH W. PLACE

Location: No. 67 Wall street, New York, N. Y.

Permanent capital: \$256,000.

Affidavit of Josiah W. Place, engaged in business under the name of J. W. Place &amp; Company, private bankers, claiming partial exemption, accepted and filed.

## Jan. 1, 1915. Q. W. WELLINGTON &amp; COMPANY'S BANK

Location: Corner Pine and Market streets, Corning, N. Y.

Permanent capital: \$100,000.

Affidavit of Quincey W. Wellington and Benjamin W. Wellington, constituting the firm of Q. W. Wellington &amp; Company's Bank, private bankers, claiming partial exemption, accepted and filed.

## Jan. 1, 1915. FREDERICK ROBERTSON &amp; COMPANY

Location: Corner Webster and Goundry streets, North Tonawanda, N. Y.

Permanent capital: \$25,000.

Affidavit of Frederick Robertson and William W. Robertson, constituting the firm of Frederick Robertson &amp; Company, private bankers, claiming partial exemption, accepted and filed.

## Jan. 1, 1915. THE ROYAL COMPANY OF NEW YORK

Location: Nos. 93-95 Nassau street, New York, N. Y.

Permanent capital: \$100,000.

Affidavit of Philip Sugerman, Mark H. Sugerman and Frank C. Straat, engaged in business under the name of "The Royal Company of New York," private bankers, claiming partial exemption, accepted and filed.



**Jan. 1, 1915. NATHAN FRANK'S SONS**

Location: Nos. 46-50 Ford street, Ogdensburg, N. Y.

Permanent capital: \$25,000.

Affidavit of Julius Frank and Leo Frank, engaged in business under the name of "Nathan Frank's Sons," private bankers, claiming partial exemption, accepted and filed.

**Jan. 1, 1915. J. LEHRENKRAUSS & SONS**

Location: No. 359 Fulton street, Brooklyn, N. Y.

Permanent capital: \$100,000.

Affidavit of Julius Lehrenkrauss and Herman C. Lehrenkrauss, constituting the firm of J. Lehrenkrauss & Sons, private bankers, claiming partial exemption, accepted and filed.

**Jan. 1, 1915. ROTHSCHILD BROS. & COMPANY**

Location: East State and South Tioga streets, Ithaca, N. Y.

Permanent capital: \$25,000.

Affidavit of Jacob Rothschild, Isaac Rothschild and Daniel Rothschild, constituting the firm of Rothschild Bros. & Company, private bankers, claiming partial exemption, accepted and filed.

**Jan. 1, 1915. CHARLES FRAZIER AND COMPANY**

Location: No. 93 Nassau street, New York, N. Y.

Permanent capital: \$100,000.

Affidavit of Charles Frazier and Charles W. Frazier, constituting the firm of Charles Frazier and Company, private bankers, claiming partial exemption, accepted and filed.

**Jan. 1, 1915. EDWIN R. FAY & SONS**

Location: No. 72 Genesee street, Auburn, N. Y.

Permanent capital: \$100,000.

Affidavit of Edwin R. Fay, Fred H. Fay and Charles P. Fay, constituting the firm of Edwin R. Fay & Sons, private bankers, claiming partial exemption, accepted and filed.

**Jan. 1, 1915. WM. H. SEWARD & COMPANY**

Location: No. 96 Genesee street, Auburn, N. Y.

Permanent capital: \$100,000.

Affidavit of William H. Seward and William H. Seward, Jr., constituting the firm of Wm. H. Seward & Company, private bankers, claiming partial exemption, accepted and filed.

**Jan. 1, 1915. PACKARD & COMPANY**

Location: No. 99 Nassau street, New York, N. Y.

Permanent capital: \$125,000.

Affidavit of Moses Packard, of the firm of Packard & Company, private bankers, claiming partial exemption, accepted and filed.

**Jan. 1, 1915. OSCAR L. RICHARD**

Location: No. 31 Broadway, New York, N. Y.

Permanent capital: \$100,000.

Affidavit of Oscar L. Richard, private banker, claiming partial exemption, accepted and filed.

## BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law,  
chapter 2 of the Consolidated Laws

JANUARY 8, 1915

Jan. 2, 1915. CENTURY BANK OF THE CITY OF NEW YORK

Location: No. 135 Fifth avenue, cor. 20th street, New York, N. Y.  
Approval given to an increase in the capital stock of the Century  
Bank from \$500,000 to \$600,000.

Jan. 2, 1915. WILLIAM MACHOL

Location: No. 25 Broadway, New York, N. Y.  
Permanent capital: \$3,500.  
Verified application certificate of William Machol to engage in  
business as a private banker filed for examination in the State  
Banking Department.

Jan. 5, 1915. ST. BARTHOLOMEW'S LOAN ASSOCIATION

Location: No. 211 East 42d street, New York, N. Y.  
Permanent capital: \$40,275.  
Authorization certificate issued.

Jan. 7, 1915. THE WASHINGTON TRUST COMPANY OF NEW YORK

Location: No. 253 Broadway, New York, N. Y.  
Certified copy of order declaring the business of The Washington  
Trust Company of New York closed and prescribing notice to  
be given, filed in the Banking Department.

Jan. 7, 1915. BROADWAY TRUST COMPANY

Location: Woolworth building, New York, N. Y.  
Approval given to the opening, on January 9, 1915, of a branch  
office of the Broadway Trust Company on Bridge plaza, corner  
Radde street, Long Island City, borough of Queens, city of  
New York, to be known as the "Broadway Trust Company,  
Long Island City Branch."

Jan. 7, 1915. COUNTY TRUST COMPANY

Location: White Plains, N. Y.  
Consent given to a reduction in the number of directors of the  
County Trust Company from eighteen, the present number, to  
fifteen.

Jan. 7, 1915. TRANSATLANTIC TRUST COMPANY

Location: No. 67 William street, New York, N. Y.  
Approval given to the opening of a branch office by the Trans-  
atlantic Trust Company, at No. 130 East Seventh street, in the  
borough of Manhattan, city of New York, to be known as the  
"East Side Branch," upon condition that the branch of said  
company heretofore maintained at No. 207 Second avenue, in  
said borough and city, known as its "East Side Branch," shall  
first be discontinued.

## BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

JANUARY 15, 1915

- Jan. 8, 1915. **LAND BANK OF THE STATE OF NEW YORK**  
 Location: No. 61 Broadway, New York, N. Y.  
 Capital: \$100,000.  
 Directors: John J. Dillon, New York, N. Y.  
 Edwin F. Howell, Brooklyn, N. Y.  
 Robert B. Van Cortlandt, Mount Kisco, N. Y.  
 Charles S. Folsom, New York, N. Y.  
 George F. Flandereaux, New Rochelle, N. Y.  
 David B. Hutton, Brooklyn, N. Y.  
 James P. Judge, Brooklyn, N. Y.  
 Benjamin Thompson, Brooklyn, N. Y.  
 Barnard G. Parker, Gouverneur, N. Y.  
 Edgar A. Newell, Ogdensburg, N. Y.  
 Elmer E. Stanton, Troy, N. Y.  
 Frank D. Kingsbury, Corning, N. Y.  
 Webb G. Cooper, Oswego, N. Y.  
 John G. Farwell, Geneva, N. Y.  
 William H. Judson, New York, N. Y.  
 Organization certificate filed for examination in the State Banking Department.
- Jan. 8, 1915. **BANCA SAVERIO GALLO**  
 Location: No. 292 Third avenue, and  
 No. 385 Metropolitan avenue, Brooklyn, N. Y.  
 Superintendent of Banks took possession of the business and affairs of Banca Saverio Gallo, a private banker.  
 Superintendent appointed Mr. A. K. Moore Special Deputy Superintendent of Banks to assist in the liquidation.
- Jan. 12, 1915. **MECHANICS BANK**  
 Location: Brooklyn, N. Y.  
 Approval given to a change in the number of directors of the Mechanics Bank from fifteen, the present number, to twenty-one.
- Jan. 13, 1915. **THE CENTURY BANK**  
 Location: No. 135 Fifth avenue, New York, N. Y.  
 Approval given to the opening of a branch office of the Century Bank at the northwest corner of 116th street and Lenox avenue, in the borough of Manhattan, city of New York, to be known as the "Mutual Alliance Branch."
- Jan. 15, 1915. **APPOINTMENT OF TEMPORARY BOOKKEEPER**  
 Mr. Ambrose J. Delaney, of No. 138-A Clinton avenue, Albany, N. Y., appointed a bookkeeper in the State Banking Department for a period not to exceed three months at a compensation of \$75 per month, effective January 18, 1915.

## BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

JANUARY 22, 1915

- Jan. 15, 1915. **BANK OF BUFFALO**  
 Location: Buffalo, N. Y.  
 Consent given to a change in the number of directors of the Bank of Buffalo from eleven, the present number, to ten.

- Jan. 15, 1915. **THE PEOPLE'S BANK OF BUFFALO**  
 Location: Buffalo, N. Y.  
 Consent given to a change in the number of directors of The People's Bank of Buffalo from eleven, the present number, to twelve.
- Jan. 15, 1915. **CITIZENS' TRUST COMPANY OF UTICA, N. Y.**  
 Location: Chamber of Commerce building, No. 8 Elizabeth street, Utica, N. Y.  
 Approval given to a change of location of the place of business of the Citizens' Trust Company of Utica, N. Y., from Chamber of Commerce building, No. 8 Elizabeth street, Utica, N. Y., to No. 92 Seneca street in the same city.
- Jan. 18, 1915. **THE BANK OF UNITED STATES**  
 Location: Corner Delancey and Orchard streets, New York, N. Y.  
 Approval given to the opening of a branch office of The Bank of United States at No. 1767 Madison avenue, in the borough of Manhattan, city of New York, to be known as "The Bank of United States, Madison Avenue Branch."
- Jan. 18, 1915. **THE UNITED CREDIT UNION**  
 Location: No. 250 East 67th street, New York, N. Y.  
 Directors: Harry Berkowitz, Elias Wolf Klar,  
 Joseph Iltis, Jacob Hirsh,  
 Koppel Stubenhaus, all of New York, N. Y.  
 Organization certificate filed for examination in the State Banking Department.
- Jan. 20, 1915. **GERMANO P. BACCELLI**  
 Location: No. 119 Madison avenue, Albany, N. Y.  
 Permanent capital: \$5,000.  
 Certificate of authorization issued.  
 Approval given to an increase in the permanent capital of said private banker to \$5,000.
- Jan. 20, 1915. **WM. H. SEWARD & Co.**  
 Location: No. 96 Genesee street, Auburn, N. Y.  
 Verified certificate and affidavit of William H. Seward and William H. Seward, Jr., constituting the firm of Wm. H. Seward & Co., private bankers, claiming partial exemption, filed for examination in the State Banking Department.

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**BANKING DEPARTMENT, STATE OF NEW YORK**

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

JANUARY 29, 1915

- Jan. 22, 1915. **CORN EXCHANGE BANK**  
 Location: No. 13 William street, New York, N. Y.  
 Approval given to the opening of a branch office by the Corn Exchange Bank, at the northwest corner of Lexington avenue and 60th street, in the borough of Manhattan, city of New York.
- Jan. 22, 1915. **BANK OF WASHINGTON HEIGHTS**  
 Location: Amsterdam avenue and 155th street, New York, N. Y.  
 Approval given to a change in the number of directors of said bank from fourteen, the present number, to twelve.

- Jan. 22, 1915. **MUTUAL INVESTMENT CREDIT UNION**  
Location: No. 253 Broadway, New York, N. Y.  
Incorporators: Edward Reynolds, New Rochelle, N. Y.  
Welcome I. Capen, Mount Vernon, N. Y.  
Eugene P. Tully, New York, N. Y.  
John J. Whalen, Brooklyn, N. Y.  
Christopher F. Leonard, Flushing, N. Y.  
Felix J. Kernan, Brooklyn, N. Y.  
Charles Shirley, Brooklyn, N. Y.  
Organization certificate filed for examination in the State Banking Department.
- Jan. 23, 1915. **CITIZENS' TRUST COMPANY OF UTICA, N. Y.**  
Location: Seneca square, Utica, N. Y.  
Approval given to an increase in the capital stock of said company from \$300,000 to \$500,000.
- Jan. 23, 1915. **CITIZENS' TRUST COMPANY OF UTICA, N. Y.**  
Location: Seneca square, Utica, N. Y.  
Approval given to a change in the number of directors of said company from eighteen, the present number, to twenty-one.
- Jan. 26, 1915. **METROPOLITAN CREDIT UNION**  
Location: Brooklyn, N. Y.  
Authorization certificate issued.
- Jan. 26, 1915. **COMMERCIAL UNION CO-OPERATIVE BANK**  
Location: No. 55 Maiden Lane, Albany, N. Y.  
Approval given to a petition for change of name of Commercial Union Co-operative Bank to "Central Savings and Loan Association," and "Albany Evening Journal" designated as the newspaper in which to publish notice of the presentation of such petition.
- Jan. 28, 1915. **SOUTH SHORE SAVINGS AND LOAN ASSOCIATION**  
Location: New Dorp, Richmond county, N. Y.  
Directors: Charles Whitaker, Rosbank, N. Y.  
Frederick F. Drysdale, New York, N. Y.  
Rudolph Jurgensen, New Dorp, N. Y.  
James E. Grunert, New Dorp, N. Y.  
William C. Moore, Jr., New York, N. Y.  
Jacob Sharrott, Rossville, N. Y.  
W. Leslie Conner, New Dorp, N. Y.  
Arthur E. Post, Grant City, N. Y.  
Grant U. Merrell, Grant City, N. Y.  
Organization certificate filed for examination.
- Jan. 28, 1915. **THE REMEDIAL LOAN SOCIETY OF BUFFALO, INCORPORATED**  
Location: No. 223 Ellicott square, Buffalo, N. Y.  
Approval given to an increase of capital of said company from \$20,000 to \$30,000.
- Jan. 28, 1915. **D. J. FAOUR & BROS.**  
Location: No. 63 Washington street, New York, N. Y.  
Approval given to a reduction in the permanent capital of Daniel J. Faour, George J. Faour and Dominick J. Faour, constituting the firm of D. J. Faour & Bros., private bankers, from \$100,000 to \$50,000.

- Jan. 29, 1915. APPOINTMENT OF SPECIAL DEPUTY SUPERINTENDENT OF BANKS  
 Mr. T. A. Pyterman, of New York, N. Y., appointed Special Deputy  
 Superintendent of Banks to assist in the liquidation of the  
 following institutions to succeed Mr. A. K. Moore:  
 Afro-American Investment and Building Company.  
 Bank of Wayne.  
 Binghamton Trust Company.  
 Carnegie Safe Deposit Company.  
 Empire Savings and Loan Association.  
 European American Bank.  
 Excelsior Building and Loan Association.  
 Greenpoint Polish Co-operative Savings and Loan Association.  
 Knickerbocker Savings and Loan Company.  
 Lafayette Trust Company.  
 Popular Banking, Savings and Loan Association.  
 Sea Cliff Bank.  
 State Savings Bank.  
 Universal Trust Company.  
 Washington Savings Bank.  
 Woodhaven Bank.  
 Harbor and Suburban Building and Savings Association.  
 Banca Saverio Gallo.  
 Newmark Dwinsker Co-operative Savings and Loan Association.

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BANKING DEPARTMENT, STATE OF NEW YORK,

Weekly bulletin, as required by the provisions of section 82 of the Banking Law,  
 chapter 369 of the Laws of 1914

FEBRUARY 5, 1915

- Jan. 29, 1915. LAND BANK OF THE STATE OF NEW YORK  
 Location: No. 61 Broadway, New York, N. Y.  
 Capital: \$100,000.  
 Certificate of authorization issued.
- Jan. 29, 1915. BINGHAM STATE BANK  
 Location: Mount Morris, Livingston county, N. Y.  
 Capital: \$50,000.  
 Organization certificate of the Bingham State Bank filed for  
 examination in the State Banking Department.
- Jan. 29, 1915. MORRIS PLAN COMPANY OF NEW YORK  
 Location: No. 52 William street, New York, N. Y.  
 Approval given to a change in the number of directors of said  
 company from twenty-six, the present number, to thirty.
- Jan. 29, 1915. THE SECURITY BANK  
 Location: Fifth avenue and 14th street, New York, N. Y.  
 Consent given to the closing, on February 15, 1915, by The  
 Security Bank, of the branch office formerly maintained by it  
 at No. 1973 First avenue, borough of Manhattan, city of New  
 York.
- Jan. 30, 1915. PRODUCE EXCHANGE BUILDING AND LOAN ASSOCIATION  
 Location: New York, N. Y.  
 Certified copy of order declaring said association dissolved and  
 its corporate existence terminated filed in the State Banking  
 Department.

- Jan. 30, 1915. THE SAFETY CO-OPERATIVE BUILDING, LOAN AND SAVINGS ASSOCIATION OF NEW YORK CITY  
Location: New York, N. Y.  
Affidavit of last president and last secretary-treasurer to the effect that all assets of said association have been disposed of and liabilities paid in full, so that it has neither officers, directors or members, filed in the Banking Department.
- Feb. 1, 1915. PEOPLE'S STATE BANK  
Location: East Randolph, N. Y.  
Approval given to a change in the number of directors of said bank from five, the present number, to nine.
- Feb. 1, 1915. LAWYERS' TITLE INSURANCE AND TRUST COMPANY  
Location: No. 160 Broadway, New York, N. Y.  
HOME TRUST COMPANY OF NEW YORK  
Location: No. 40 Court street, Brooklyn, N. Y.  
Approval of merger of the Home Trust Company of New York into Lawyers' Title Insurance and Trust Company, the name of the merged corporation to be "Lawyers' Title and Trust Company," given.
- Feb. 2, 1915. CITIZENS' BANK OF MONROE  
Location: Monroe, Orange county, N. Y.  
The "Monroe Gazette," a newspaper published in the village of Monroe, N. Y., designated as the newspaper in which to publish notice of intention to organize the "Citizens' Bank of Monroe."

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

FEBRUARY 13, 1915

- Feb. 5, 1915. THE MUTUAL ALLIANCE TRUST COMPANY OF NEW YORK.  
Location: No. 35 Wall street, New York, N. Y.  
Verified copy of minutes of special meeting of the stockholders of The Mutual Alliance Trust Company of New York, directing that said company be closed for the purpose of winding up its affairs and directing its business be wound up, filed in the State Banking Department.
- Feb. 6, 1915. MARX & RAWOLLE EMPLOYEES' CREDIT UNION  
Location: No. 9 Van Brunt street, Brooklyn, N. Y.  
Incorporators: Joseph L. Boden, Brooklyn, N. Y.  
John J. Gibbons, Brooklyn, N. Y.  
John A. Young, Brooklyn, N. Y.  
Henry F. Quackenbush, Brooklyn, N. Y.  
Bernard Green, Brooklyn, N. Y.  
Edmund W. Cain, Brooklyn, N. Y.  
John C. Shields, Brooklyn, N. Y.  
James F. McAvoy, New York, N. Y.  
Organization certificate filed for examination in the State Banking Department.
- Feb. 6, 1915. APPOINTMENT OF INDEX AND FILING CLERK FOR TEMPORARY SERVICE  
Superintendent of Banks appointed Mr. James O'Connor, of No. 278 Prospect place, Brooklyn, N. Y., from the eligible civil service list, as index and filing clerk in the New York office of the State Banking Department for a period not to exceed six weeks, at the rate of \$75 per month, effective February 2, 1915.

80           REPORT ON BANKS OF DEPOSIT AND DISCOUNT

- Feb. 6, 1915. THE NORTHVILLE BANK  
Location: Northville, N. Y.  
Approval of extension of corporate existence of The Northville Bank to March 28, 1935, twenty years beyond the term specified in its original certificate of association.
- Feb. 8, 1915. PACKARD & COMPANY  
Location: No. 99 Nassau street, New York, N. Y.  
Approval given to a reduction in the permanent capital of Nathan J. Packard and Moses Packard, constituting the firm of Packard & Company, private bankers, from \$125,000 to \$100,000.
- Feb. 9, 1915. THE STATE BANK OF COMMERCE  
Location: Brockport, N. Y.  
Consent given to an increase in the number of directors of the State Bank of Commerce from eleven, the present number, to twelve.
- Feb. 8, 1915. THE AUBURN PERSONAL LOAN COMPANY  
Location: No. 141 Genesee street, Auburn, Cayuga county, N. Y.  
Permanent capital: \$5,000.  
Incorporators: Harry L. Klein, Auburn, N. Y.  
                  Etta Klein, Auburn, N. Y.  
                  Lillian Kaplau, Syracuse, N. Y.  
Authorization certificate issued.
- Feb. 10, 1915. MOUNT VERNON TRUST COMPANY  
Location: Mount Vernon, N. Y.  
Consent given to a reduction in the number of directors of the Mount Vernon Trust Company from eighteen, the present number, to seventeen.
- Feb. 10, 1915. COMMERCIAL CREDIT UNION OF BROOKLYN  
Location: No. 326 Ninth street, Brooklyn, N. Y.  
Incorporators: Benjamin Ammerman,  
                  Louis Cohn,                   Philip Abramson,  
                  Max Peck,                    Joseph Geffen,  
                  Meyer Tarshis,           Charles P. Solomons,  
                  Harry Davidowitz,       Theodore Miller,  
                  Abraham Zieve,           Charles Kurzwell.  
Authorization certificate issued.

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

FEBRUARY 19, 1915.

- Feb. 15, 1915. M. DI SIMONE & SON  
Location: No. 141 Broadway, Long Island City, N. Y.  
Superintendent of Banks took possession of the business and affairs of M. Di Simone & Son, private bankers, transacting business at No. 141 Broadway, Long Island City.  
Superintendent appointed Mr. T. Arthur Pyterman, a State Bank Examiner, Special Deputy Superintendent of Banks to assist in the liquidation.



**Feb. 15, 1915. ROME TRUST COMPANY**

Location: Rome, N. Y.

Capital: \$100,000.

Incorporators: Fred M. Shelley,	Franklin A. Ethridge,
Barton Haselton,	Herbert T. Dyett,
George H. Brown,	Arthur D. White,
Jacob Karlen,	Harry W. Barnard,
Lawrence Carey,	Percy C. Thomas,
Frederick J. Hager,	Johnson D. McMahon,
William T. Binks,	Michael Duly,
Edwin D. Besley,	Arthur S. Evans,
Fred G. Rathbun,	J. Lowell Williams,
John D. McMahon, all of Rome, N. Y., and	
C. Frank Floyd, Westerville, N. Y.	

Organization certificate filed for examination.

**Feb. 17, 1915. SOUTH SHORE SAVINGS AND LOAN ASSOCIATION**

Location: New Dorp, Richmond county, N. Y.

Incorporators: Arthur E. Post,	Elizabeth C. Cropsey,
Laura K. Cropsey,	Grant U. Merrell,
John M. Braisted,	James E. Grunert,
Frederick Naef,	Frederick F. Drysdale,
Walter M. Ostrander,	William C. Moore, Jr.,
Edna G. Nagle,	William A. Hervey,
Jacob Sharrott,	W. Leslie Conner,
Charles Whitaker,	Rudolph Jurgensen.

Certificate of authorization issued.

**Feb. 17, 1915. BINGHAM STATE BANK**

Location: Mount Morris, Livingston county, N. Y.

Capital: \$50,000.

Incorporators: Charles W. Bingham,	Frank E. Van Dorn,
Albert C. Olp,	Nathan N. Nast,
Henry H. Scoville,	George M. Shull,
Barney S. Beuerlein,	John F. Donavan,
William Dickey,	Amos H. Dalrymple,
Alfred Harris,	Frederick J. Bowen,
John W. Slaight,	Clarence A. Foote,
Frank H. Patrick,	William F. Morrow,
Patrick O'Leary,	Fanny B. Hastings,
Arthur F. Starr,	Bartolomew E. Brophel
Edward M. Logan,	

Certificate of authorization issued.

**Feb. 18, 1915. AUBURN TRUST COMPANY**

Location: No. 63 Genesee Street, Auburn, N. Y.

Approval given to a change of location of the place of business of Auburn Trust Company from No. 63 Genesee street, Auburn, N. Y., to Nos. 64-66 Genesee street, in the same city.

**Feb. 18, 1915. CALIFORNIA PERFUME COMPANY EMPLOYEES' SAVINGS AND LOAN ASSOCIATION**

Location: 31 Park place, New York, N. Y.

Organization certificate filed for examination.

## BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

FEBRUARY 26, 1915

Feb. 19, 1915. C. & S. CAPPELLINO

Location: No. 333 North street, Rochester, N. Y.

Permanent capital: \$6,000.

Verified application certificate of Calogero Cappellino and Serafina Cappellino, for authorization to engage in business as private bankers, under the name of C. & S. Cappellino, at No. 333 North street, Rochester, N. Y., filed for examination in the State Banking Department.

Feb. 19, 1915. WM. H. SEWARD & Co.

Location: No. 96 Genesee street, Auburn, N. Y.

Permanent capital: \$100,000.

Verified application certificate and affidavit of William H. Seward and William H. Seward, Jr., constituting the firm of Wm. H. Seward & Co., private bankers, claiming partial exemption, accepted and filed.

Feb. 19, 1915. MUTUAL INVESTMENT CREDIT UNION

Location: No. 253 Broadway, New York, N. Y.

Incorporators: Edward Reynolds, New York, N. Y.

Welcome I. Capen, New York, N. Y.

Eugene P. Tully, New York, N. Y.

John J. Whalen, New York, N. Y.

Christopher F. Leonard, New York, N. Y.

Felix J. Kernan, New York, N. Y.

Charles Shirley, New York, N. Y.

Authorization certificate issued.

Feb. 20, 1915. DIME BUILDING AND LOAN ASSOCIATION

Location: No. 112 West Second street, Oswego, N. Y.

Approval given to change of location of place of business of Dime Building and Loan Association from No. 112 West Second street, Oswego, N. Y., to No. 153 West Second street, in same city, effective on or after March 1, 1915.

Feb. 23, 1915. MICHELE BERARDINI

Location: No. 34 Mulberry street, New York, N. Y.

Approval given to a reduction in permanent capital of Michele Berardini, a private banker, from \$100,000 to \$50,000.

Feb. 23, 1915. THE BANK OF NORTH COLLINS

Location: North Collins, N. Y.

Approval of extension of corporate existence of The Bank of North Collins, of North Collins, N. Y., to March 18, 1935, twenty years beyond the term specified in its original certificate of association.

Feb. 23, 1915. THE CORN EXCHANGE BANK

Location: No. 13 William street, New York, N. Y.

Approval given to the opening of a branch office by the Corn Exchange Bank, at No. 162 Stuyvesant place, New Brighton, Staten Island, N. Y., to be known as its "Staten Island Branch," on condition that the branch of said bank now maintained at No. 14 Richmond terrace, New Brighton, Staten Island, N. Y., and heretofore known as its "Staten Island Branch," shall be first discontinued.

Feb. 25, 1915. STATE BANK OF KENMORE  
Kenmore, N. Y.

Consent given to an increase in the number of directors of the State Bank of Kenmore from seven, the present number, to nine.

## BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

MARCH 5, 1915

Feb. 26, 1915. ROME TRUST COMPANY

Location: 105 South James street, Rome, N. Y.

Capital: \$100,000. Surplus: \$51,199.37.

Authorization certificate issued. (Conversion of Rome City Bank into Rome Trust Company.)

Mar. 2, 1915. RESIGNATION OF BANK EXAMINER

Resignation of Mr. Frank B. Hoag, of New York, N. Y., an examiner in the State Banking Department, tendered and accepted to take effect March 1, 1915.

Mar. 3, 1915. PROVIDENT LOAN SOCIETY OF ROCHESTER, N. Y.

Location: No. 31 Exchange street, Rochester, N. Y.

Capital: \$50,000.

Certificate of authorization issued. (Authorization as Personal Loan Company of former Personal Loan Association.)

Mar. 4, 1915. CALIFORNIA PERFUME COMPANY EMPLOYEES' SAVINGS AND LOAN ASSOCIATION

Location: No. 31 Park place, New York city, N. Y.

Authorization certificate issued.

Directors: David H. McConnell,

Alexander D. Henderson,

William Scheele,

Alonzo E. Williams,

Frederick R. McKinlay,

John M. Mertz,

P. Henry Brockman,

Gustavus J. Gardner,

Anna S. Meany,

Helen M. Corcoran,

Frances Stern.

## BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

MARCH 12, 1915

Mar. 5, 1915. CITIZENS' BANK OF MONROE

Location: Monroe, Orange county, N. Y.

Capital: \$25,000.

Incorporators: Alfred J. Crane,

Clarence S. Knight,

Elwood C. Smith,

Ray H. Rullson,

C. Arthur Brooks,

Gilbert R. Palen,

Frank O'Neil,

Frederick Hulse,

William A. McClellan,

Jacob A. Mittnacht, Jr.

Samuel B. Stanaback.

Organization certificate of the Citizens' Bank of Monroe filed for examination in the Banking Department.

84      REPORT ON BANKS OF DEPOSIT AND DISCOUNT

- Mar. 5, 1915. UNION LOAN COMPANY  
Location: East Genesee street, Syracuse, N. Y.  
Capital: \$10,000.  
Certificate of authorization issued. (Authorization as Personal Loan Company of former Personal Loan Association.)
- Mar. 5, 1915. CORN EXCHANGE SAFE DEPOSIT COMPANY  
Location: No. 13 William street, New York, N. Y.  
Consent given to the opening of a branch office by the Corn Exchange Safe Deposit Company at No. 126 East 86th street, in the borough of Manhattan, city of New York, to be known as the "Eighty-sixth Street Branch."
- Mar. 5, 1915. CORN EXCHANGE SAFE DEPOSIT COMPANY  
Location: No. 13 William street, New York, N. Y.  
Consent given to the opening of a branch office by the Corn Exchange Safe Deposit Company at Nos. 162-164 Stuyvesant place, New Brighton, Staten Island, N. Y., upon discontinuance of branch now operated by that company at No. 14 Richmond terrace, New Brighton, Staten Island, N. Y.
- Mar. 8, 1915. PERSONAL LOAN ASSOCIATION OF ONONDAGA COUNTY, INC.  
Location: No. 303 Kirk Building, Syracuse, N. Y.  
Capital: \$10,000.  
Authorization certificate issued. (Authorization as Personal Loan Company of former Personal Loan Association.)
- Mar. 9, 1915. ROTHSCHILD BROS. & COMPANY  
Location: East State and South Tloga streets, Ithaca, N. Y.  
Approval given to a reduction in the permanent capital of Rothschild Bros. & Company, private bankers, from \$30,000 to \$25,000.
- Mar. 10, 1915. CAYUGA LOAN COMPANY  
Location: No. 99 Genesee street, Auburn, N. Y.  
Capital: \$10,000.  
Authorization certificate issued. (Authorization as Personal Loan Company of former Personal Loan Association.)
- Mar. 11, 1915. APPOINTMENT OF BANK EXAMINER  
Superintendent of Banks appointed Mr. J. Stuart Frazer, of No. 37 Manchester place, Buffalo, N. Y., from the eligible civil service list, examiner in the Banking Department, effective March 15, 1915, at a compensation of \$8 per day, when actually employed, and railroad fare.

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

MARCH 19, 1915

- Mar. 12, 1915. DAVID GORDON  
Location: No. 185½ Forsyth street, New York, N. Y.  
Capital: \$10,000.  
Verified certificate of David Gordon, applying for authorization to engage in business as a personal loan broker, filed for examination in the State Banking Department.

- Mar. 13, 1915. ONONDAGA PROVIDENT LOAN ASSOCIATION, INC.**  
 Location: No. 1002 Onondaga County Bank Building, Syracuse, N. Y.  
 Capital: \$30,000.  
 Authorization certificate issued. (Authorization as Personal Loan Company of former Personal Loan Association.)
- Mar. 13, 1915. A. ZWILCHENBART AND MARTIN GASSER & COMPANY**  
 Location: No. 61 Greenwich street, New York, N. Y.  
 Approval given to a reduction in the permanent capital of John N. Spaus and Carl Im Obersteg, transacting business under the firm name of "A. Zwilchenbart and Martin Gasser & Company," private bankers, from \$6,000 to \$5,000.
- Mar. 13, 1915. CO-OPERATIVE CREDIT UNION**  
 Location: No. 159 Delancey street, New York, N. Y.  
 Authorization certificate issued.  
 Incorporators: Morris Caesar,  
                   Samuel M. Grossman,           Hyman I. Cohn,  
                   Abraham Roberts,         Hirsch Bloch,  
                   Joseph Sacoder,         Julius Goodman,  
                   Hyman Weissfeld,        Jacob Katz.
- Mar. 15, 1915. BANK OF SOUTH DAYTON**  
 Location: South Dayton, N. Y.  
 Consent given to a change of location of the office of the Bank of South Dayton from Pine street, in the village of South Dayton, to Park street, in the same village.
- Mar. 15, 1915. CITIZENS' BANK OF MONROE**  
 Location: Monroe, Orange county, N. Y.  
 Capital: \$25,000.  
 Authorization certificate issued.  
                   Alfred J. Crane,                    Clarence S. Knight,  
                   Elwood C. Smith,               Ray H. Rulison,  
                   C. Arthur Brooks,             Gilbert R. Palen,  
                   Frank O'Neil,                 Frederick Hulse,  
                   William A. McClellan,        Jacob A. Mittnacht, Jr.  
                   Samuel B. Stanaback,
- Mar. 17, 1915. WILLIAM MACHOL**  
 Location: No. 25 Broadway, New York, N. Y.  
 Permanent capital: \$3,000.  
 Verified certificate of private banker desiring to engage in business filed for examination in the State Banking Department.
- Mar. 18, 1915. THE STATE BANK**  
 Location: No. 374-378 Grand street, New York, N. Y.  
 Consent given to the opening of a branch office of The State Bank at No. 158 Rivington street, borough of Manhattan, city of New York, to be known as the "Clinton Branch," effective March 18, 1915.
- Mar. 19, 1915. C. & S. CAPPELLINO**  
 Location: No. 383 North street, Rochester, N. Y.  
 Permanent capital: \$6,000.  
 Authorization certificate issued.

## BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

MARCH 26, 1915

- Mar. 19, 1915. **MT. ST. VINCENT CO-OPERATIVE BUILDING AND LOAN ASSOCIATION**  
 Location: Nos. 531-535 East Tremont avenue, New York, N. Y.  
 Approval given to a change of location of the place of business of the Mount St. Vincent Co-operative Building and Loan Association from Nos. 531-535 East Tremont avenue, New York, N. Y., to the "Bergen Building," southeast corner of Tremont and Arthur avenues, in the same city.
- Mar. 19, 1915. **WILLIAM MACHOL**  
 Location: No. 25 Broadway, New York, N. Y.  
 Permanent capital: \$3,000.  
 Certificate of authorization issued.
- Mar. 20, 1915. **ANGELO LEGINITI**  
 Location: No. 64 Mulberry street, New York, N. Y.  
 Approval given to a reduction of permanent capital of such private banker from \$70,000 to \$12,000.
- Mar. 22, 1915. **CALL FOR REPORTS**  
 Call for reports of banks, trust companies, individual bankers and private bankers, the close of business on March 19, 1915, being designated as the day with reference to which such reports shall be made, issued.
- Mar. 23, 1915. **ROME TRUST COMPANY**  
 Location: Rome, N. Y.  
 Approval given of an increase of the capital of the Rome Trust Company from \$100,000 to \$300,000.
- Mar. 24, 1915. **BALDWINVILLE STATE BANK**  
 Baldwinsville, N. Y.  
 Approval given to extension of corporate existence of the Baldwinsville State Bank, of Baldwinsville, N. Y., for twenty years beyond the term specified in its original certificate of association and of a certificate of extension heretofore given, viz., May 7, 1935.
- Mar. 24, 1915. **UNITED CREDIT UNION**  
 Location: No. 250 East 67th street, New York, N. Y.  
 Certificate of authorization issued.  
 Authorization as Personal Loan Companies of the following former Personal Loan Association:
- Mar. 19, 1915. **SYRACUSE LOAN COMPANY**  
 Location: No. 314 Kirk Building, Syracuse, N. Y.  
 Capital: \$10,000.  
 Authorization certificate issued.
- Mar. 20, 1915. **FIDELITY CREDIT COMPANY**  
 No. 390 Ellicott square, Buffalo, N. Y.  
 Capital: \$10,000.  
 Authorization certificate issued.
- Mar. 20, 1915. **BUFFALO SECURITY COMPANY**  
 Location: No. 737 Ellicott square, Buffalo, N. Y.  
 Capital: \$10,000.  
 Authorization certificate issued.

- Mar. 22, 1915. AMERICAN CREDIT COMPANY**  
 Location: No. 322 Ellicott square, Buffalo, N. Y.  
 Capital: \$10,000.  
 Authorization certificate issued.
- Mar. 22, 1915. STANDARD CREDIT COMPANY OF BUFFALO**  
 Location: No. 907 Lafayette avenue, Buffalo, N. Y.  
 Capital: \$10,000.  
 Authorization certificate issued.
- Mar. 22, 1915. HOME CREDIT COMPANY**  
 Location: No. 210 Pearl street, Buffalo, N. Y.  
 Capital: \$10,000.  
 Authorization certificate issued.
- Mar. 22, 1915. PROVIDENT LOAN COMPANY OF BUFFALO**  
 Location: No. 344 Ellicott square, Buffalo, N. Y.  
 Capital: \$10,000.  
 Authorization certificate issued.
- Mar. 24, 1915. REMEDIAL LOAN SOCIETY OF BUFFALO, INC.**  
 Location: 223 Ellicott square, Buffalo, N. Y.  
 Capital: \$30,000.  
 Authorization certificate issued.
- Mar. 25, 1915. THE UTICA PROVIDENT LOAN ASSOCIATION**  
 Location: Nos. 19-23 Elizabeth street, Utica, N. Y.  
 Capital: \$10,000.  
 Authorization certificate issued.
- Mar. 25, 1915. THE CHATTEL LOAN SOCIETY OF NEW YORK, INC.**  
 Location: No. 50 Union square, New York, N. Y.  
 Capital: \$200,000.  
 Authorization certificate issued.
- Mar. 24, 1915. LIVINGSTON COUNTY TRUST COMPANY**  
 Location: Geneseo, Livingston county, N. Y.  
 Capital: \$100,000.  
 The "Livingston Republican" and the "Livingston Democrat"  
 designated as the newspapers in which to publish notice of  
 intention to organize the Livingston County Trust Company.  
 Incorporators: James W. Wadsworth,  
 Charles D. Newton, Jacob Nast,  
 E. Everett Doty, Edward J. Forbes,  
 Charles N. Stewart, Richard S. Folks,  
 James W. Wadsworth, Jr., Fred G. Olp,  
 Bartholomew E. Brophel, Alexander N. Stewart,  
 Foster N. Walker, George W. Atwell,  
 William J. Maloney, William G. Markham,  
 John F. Connor, Eugene B. Wilhelm.

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 BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law,  
 chapter 369 of the Laws of 1914

APRIL 2, 1915.

No items to be reported on the weekly bulletin of this date.

## BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law,  
chapter 369 of the Laws of 1914

APRIL 9, 1915

No items to be reported on the weekly bulletin of this date.

## BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 28 of the Banking Law,  
chapter 369 of the Laws of 1914

APRIL 16, 1915

April 9, 1915. DAVID GORDON

Location: No. 185½ Forsyth street, New York, N. Y.

Capital: \$10,000.

Authorization certificate issued.

April 9, 1915. W. R. GRACE & Co.'s BANK

Location: No. 7 Hanover square, New York, N. Y.

Capital: \$100,000.

"The Sun," a newspaper published in the city of New York,  
designated as the newspaper in which to publish notice of  
intention to organize W. R. Grace & Co.'s Bank.

April 14, 1915. DEY BROS.

Location: No. 401 South Salina street, Syracuse, N. Y.

Permanent capital: \$35,000.

Verified certificate of Robert Dey and Donald Dey, constituting  
the firm of "Dey Bros.," applying for authorization to continue  
in business as private bankers, filed for examination in the  
State Banking Department.

April 14, 1915. BANKERS LOAN AND INVESTMENT COMPANY

Location: Nos. 74-76 Wall street, New York, N. Y.

Consent given to a change of location of the place of business  
of said association from Nos. 74-76 Wall street, in the borough  
of Manhattan, city of New York, to Nos. 63-65 Wall street, in  
the same borough and city, effective on or after April 15, 1915.

April 15, 1915. THE BANK OF DEPOSIT

Location: No. 54 Canal street, New York, N. Y.

Capital: \$150,000.

"The Sun," a newspaper published in the city of New York,  
designated as the newspaper in which to publish notice of  
intention to organize "The Bank of Deposit."

April 16, 1915. LONG ISLAND CITY BUILDING & LOAN ASSOCIATION

Location: No. 1126 Van Alst avenue, Astoria, Queens county, N. Y.

Consent given to a change of location of the place of business  
of said association from No. 1126 Van Alst avenue, Astoria,  
Long Island City, Queens county, N. Y., to No. 122 Main  
street, Astoria, Long Island City, Queens county, N. Y.,  
effective on or after April 17, 1915.

April 16, 1915. DEY BROS.

Location: No. 401 South Salina street, Syracuse, N. Y.

Permanent capital: \$35,000.

Certificate authorizing Robert Dey and Donald Dey, constituting  
the firm of "Dey Bros.," to continue in business as private  
bankers, issued.



## BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

APRIL 23, 1915

- April 17, 1915. **WILLIAM LUNHAM & WALTER MOORE**  
 Location: New York Produce Exchange Building, New York, N. Y.  
 Capital: \$15,000.  
 Verified application certificate of William Lunham and Walter Moore for authorization to engage in business as private bankers under the name of Lunham & Moore at New York Produce Exchange Building, New York, N. Y., filed for examination in the State Banking Department.
- April 17, 1915. **MAX STRAUS**  
 Location: No. 37 Broadway, New York, N. Y.  
 Capital: \$5,000.  
 Verified application certificate of Max Straus for authorization to engage in business as a private banker at No. 37 Broadway, New York, N. Y., filed for examination in the State Banking Department.
- April 17, 1915. **DAVID GORDON**  
 Location: 185½ Forsyth street, New York, N. Y.  
 Approval given to a change of location of the place of business of David Gordon, a personal loan broker, from No. 185½ Forsyth street, New York, N. Y., to No. 280 Broadway, in the same city.
- April 17, 1915. **THE BLACK ROCK BANK**  
 Location: Buffalo, N. Y.  
 The "Buffalo News," a newspaper published in the city of Buffalo, N. Y., designated as the newspaper in which to publish notice of intention to organize "The Black Rock Bank."
- April 19, 1915. **GUARANTEED MORTGAGE COMPANY OF NEW YORK**  
 Location: No. 200 Broadway, New York, N. Y.  
 Approval given of an increase of the capital of the Guaranteed Mortgage Company of New York from \$250,000 to \$375,000.
- April 20, 1915. **STATE BANK OF HILTON**  
 Location: Hilton, Monroe county, N. Y.  
 Consent given to an increase in the number of directors of the State Bank of Hilton from seven, the present number, to nine.
- April 22, 1915. **COMMERCIAL UNION CO-OPERATIVE BANK**  
 Location: No. 55 Maiden Lane, Albany, N. Y.  
 Approval given to a change of location of the offices of the Commercial Union Co-Operative Bank from No. 55 Maiden Lane, Albany, N. Y., to No. 302 Central avenue, in the same city.

## BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

APRIL 30, 1915

- April 28, 1915. **NIAGARA FALLS TRUST COMPANY**  
 Location: Niagara Falls, N. Y.  
 Consent given to a decrease in the number of directors of the Niagara Falls Trust Company from twenty, the present number, to fifteen.

April 30, 1915. WEST END CO-OPERATIVE BUILDING & LOAN ASSOCIATION (PERMANENT)

Location: No. 271 West 125th street, New York, N. Y.  
Approval given to a change of location of the office of the West End Co-operative Building & Loan Association (Permanent) from No. 271 West 125th street, New York, N. Y., to No. 265 West 125th street in the same city.

April 30, 1915. THE MUTUAL ALLIANCE TRUST COMPANY

Location: No. 35 Wall street, New York, N. Y.  
Certified copy of order closing The Mutual Alliance Trust Company, New York, N. Y., filed in the Banking Department.

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

MAX 7, 1915

May 1, 1915. HOME MUTUAL LOAN AND SAVINGS ASSOCIATION

Location: No. 72 Court street, Binghamton, N. Y.  
Approval given to a change of location of the office of the Home Mutual Loan and Savings Association from No. 72 Court street, Binghamton, N. Y., to No. 18 Court street in the same city.

May 4, 1915. HENRY C. ZARO, PRIVATE BANKER

Location: Nos. 1-3 Third avenue, New York, N. Y.  
Approval given to a decrease in the permanent capital of Henry C. Zaro, a private banker, New York, N. Y., from \$15,000 to \$10,000.

May 4, 1915. LUNHAM & MOORE

Location: New York Produce Exchange Building, New York, N. Y.  
Permanent capital: \$15,000.  
Authorization certificate issued.

May 5, 1915. ST. LAWRENCE TRUST COMPANY

Location: Ogdensburg, St. Lawrence county, N. Y.  
Capital: \$100,000.  
The "Ogdensburg Journal" designated as the newspaper in which to publish notice of intention to organize the "St. Lawrence Trust Company."

Incorporators: Charles W. McClair, Willard N. Bell,  
Thomas H. Lawrence, J. Leslie Craig,  
William D. Britton, Reuben W. Dobisky,  
Charles W. Loomis, Joseph E. Fell,  
E. Eugene Hawkins, John C. Tulloch,  
W. Jay Russell, Leo Frank,  
Nathan T. Lovejoy, William M. Stephens,  
Robert E. Waterman.

May 5, 1915. THE STATE BANK OF COMMERCE OF BROCKPORT

Location: Brockport, Monroe county, N. Y.  
Certificate of increase in the number of directors of The State Bank of Commerce of Brockport from eleven to twelve, filed in the Banking Department.

- May 5, 1915. **BANK OF CAPE VINCENT**  
 Location: Cape Vincent, Jefferson county, N. Y.  
 Superintendent of Banks took possession of the business and affairs of the Bank of Cape Vincent.  
 Mr. James J. Kennedy, a State Bank Examiner, was appointed Special Deputy Superintendent of Banks to assist in the liquidation.
- May 6, 1915. **MICHAEL A. LUNGHINO**  
 Location: No. 174 Terrace, Buffalo, N. Y.  
 Verified certificate applying for authorization to continue in business filed for examination.
- May 7, 1915. **THE PATCHOGUE BANK**  
 Location: Patchogue, Suffolk county, N. Y.  
 Approval of change of location from No. 42 West Main street, in the village of Patchogue, N. Y., to No. 44 West Main street, in the same village, filed in the Banking Department.

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**BANKING DEPARTMENT, STATE OF NEW YORK**

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

May 14, 1915

- May 7, 1915. **DIRECTORS TRUST COMPANY OF NEW YORK**  
 Location: No. 149 Broadway, New York, N. Y.  
 "The New York Evening Post," a newspaper published in the city of New York, N. Y., designated as the newspaper in which to publish notice of intention to organize the "Directors Trust Company of New York."
- May 10, 1915. **CORN EXCHANGE SAFE DEPOSIT COMPANY**  
 Location: No. 15 William street, New York, N. Y.  
 Approval given to the opening of a branch office of Corn Exchange Safe Deposit Company at No. 762-776 Lexington avenue, borough of Manhattan, city of New York, to be known as "Lexington Avenue Branch."
- May 10, 1915. **MICHAEL DEL PAPA, PRIVATE BANKER**  
 Location: No. 829 Canal street, Elmira, N. Y.  
 Consent given to change of location from No. 829 Canal street in the city of Elmira, N. Y., to the corner of Canal street and Washington avenue, in the same city.
- May 10, 1915. **RESIGNATION OF EXAMINER**  
 Mr. F. C. Rhodes, an examiner in the State Banking Department, resigned, having accepted a position as vice-president of the Mechanics Bank, Brooklyn, N. Y.
- May 11, 1915. **HAMMONDSPORT SAVINGS AND LOAN ASSOCIATION**  
 Location: Hammondsport, Steuben county, N. Y.  
 Organization certificate filed for examination.  
 Incorporators: Ray G. Lawrence, Fred C. Fawcett,  
 George W. Fay, Franklin P. Greene,  
 Wannie L. Hayes, Alden K. Ainley,  
 Llewellyn H. Brown, John A. Wildman,  
 James B. Sargent.

May 12, 1915. HAMMONDSPORT SAVINGS AND LOAN ASSOCIATION

Location : Hammondsport, Steuben county, N. Y.  
 Authorization certificate issued.

May 13, 1915. MARX AND RAWOLLE EMPLOYEES' CREDIT UNION

Location : No. 9 Van Brunt street, Brooklyn, N. Y.  
 Authorization certificate issued.

Incorporators :	Joseph L. Boden,	John J. Gibbons,
	John A. Young,	Henry F. Quackenbush,
	James F. McAvoy,	Bernard Green,
	Edmund W. Cain,	John C. Shields.

May 13, 1915. ITHACA SAVINGS AND LOAN ASSOCIATION

Location : Ithaca, Tompkins county, N. Y.  
 Organization certificate filed for examination.

Directors :	William J. Reed,	Fred C. Barr,
	Edward G. Wyckoff,	Harry C. Baldwin,
	Frank L. Morse,	Sidney L. Howell,
	Charles E. Westervelt,	C. Tracey Stagg,
	Joseph F. Hickey,	Harry G. Stutz,
	Benjamin L. Johnson,	Jacob B. Broich,
	Frank P. Burns,	Royden M. Vose,
		Albert W. Dobbs.

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law,  
 chapter 369 of the Laws of 1914

May 21, 1915

May 14, 1915. ORANGETOWN SAVINGS AND LOAN ASSOCIATION

Location : Sparkill, Rockland county, N. Y.  
 Organization certificate filed for examination.

Incorporators :	Nelson Goodsell,	Oswald A. Bauer,
	Martin L. Bell,	John P. Graham,
	William E. Corne,	Albert M. Austin,
	George E. DeGroat,	Mathew McManus,
	Charles B. Smith,	Daniel J. McGillicuddy,
	W. DeWint Eckerson,	Guy E. Martini,
	Arthur C. Munson,	Frank Neumann,
	Charles Oliver,	James A. Ottignon,
	Samuel A. Brown,	Clarence G. Tilt,
	Henry C. Beckwith,	John W. Auryansen,
	Calvin L. DeGroat,	Edward Harlan,
	Hendrickus Jansen,	Brewster A. Leet,
	Florence Oliver,	Charles Smith,
	Edward J. Miller,	Frank Hartman,
	Raymond C. Arnold,	Martin F. Snyder,
		William T. Lascell.

May 15, 1915. GROCERS' CREDIT UNION

Location : No. 210 East 104th street, New York, N. Y.  
 Organization certificate filed for examination.

Incorporators :	Isidor J. Sitomer,	Max Rubinstein,
	Philip Disenoff,	Samuel B. Flashnick,
	Louis Backelman,	Jacob Schleicher,
	Louis Borenstein,	Max Newman,
	Sam Diamond,	John Brill.

- May 17, 1915. ITHACA SAVINGS AND LOAN ASSOCIATION**  
 Location: Ithaca, Tompkins county, N. Y.  
 Authorization certificate issued.  
 Directors: William J. Reed, Fred C. Barr,  
 Edward G. Wyckoff, Harry C. Baldwin,  
 Frank L. Morse, Sidney L. Howell,  
 Charles E. Westervelt, C. Tracey Stagg,  
 Joseph F. Hickey, Harry G. Stutz,  
 Benjamin L. Johnson, Jacob B. Broich,  
 Frank P. Burns, Royden M. Vose,  
 Albert W. Dobbs.
- May 17, 1915. GIUSEPPE MOLEA, PRIVATE BANKER**  
 Location: No. 175 Hester street, New York, N. Y.  
 Approval given to a decrease in permanent capital from \$70,000  
 to \$10,000.
- May 19, 1915. W. R. GRACE & CO.'S BANK**  
 Location: No. 7 Hanover square, New York, N. Y.  
 Capital: \$100,000.  
 Organization certificate filed for examination.  
 Incorporators: Joseph P. Grace, William R. Grace,  
 J. Louis Schaefer, Maurice Bouvier,  
 Frederick G. Fischer.
- May 20, 1915. THE BANK OF DEPOSIT**  
 Location: No. 54 Canal street, New York, N. Y.  
 Capital: \$150,000.  
 Organization certificate filed for examination.  
 Incorporators: Bernard J. Kadison, Charles Kramer,  
 Harry Jarmulowsky, Jacob Frank,  
 Joseph H. Fromovitz, Isaac White,  
 Abraham Wielar.
- May 20, 1915. ISIDOR HEERZ**  
 Location: No. 224 West 34th street, New York, N. Y.  
 Permanent capital: \$75,000.  
 Verified application certificate of Isidor Herz to engage in busi-  
 ness as a private banker filed for examination.
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- BANKING DEPARTMENT, STATE OF NEW YORK**
- Weekly bulletin, as required by the provisions of section 82 of the Banking Law,  
 chapter 369 of the Laws of 1914
- MAY 28, 1915.**
- May 21, 1915. EMPIRE SAFE DEPOSIT COMPANY**  
 Location: No. 580 Fifth avenue, New York, N. Y.  
 Approval given to the change of location of branch office from  
 No. 42 Broadway, in the borough of Manhattan, city of New  
 York, to No. 120 Broadway, in the same borough and city;  
 effective May 21, 1915.
- May 22, 1915. EMPIRE TRUST COMPANY**  
 Location: No. 42 Broadway, New York, N. Y.  
 Approval given to the change of location of the main office from  
 No. 42 Broadway, in the borough of Manhattan, city of New  
 York, to No. 120 Broadway, in the same borough and city;  
 effective on and after May 22, 1915.
- May 24, 1915. BRYANT PARK BANK**  
 Location: No. 122 West 42d street, New York, N. Y.  
 Consent given to a change of location from No. 122 West 42d  
 street, in the borough of Manhattan, city of New York, to  
 No. 220 West 42d street, in the same borough and city;  
 effective on and after September 1, 1915.

## May 24, 1915. JEFFERSON SAVINGS AND LOAN ASSOCIATION

Location: No. 1271 Jefferson street, Buffalo, N. Y.

Organization certificate filed for examination.

Incorporators: Ernst O. Heberlin,	Oscar C. Miller,
Edward Deck,	Adelbert E. Agthe,
Carl G. Wiediger,	William E. Hyatt,
Isidor Beck,	Charles Eick,
Theodore Metz,	Julius E. Metz,
Herman P. Keller,	Mrs. Mona Atkins,
Robert F. Kreiheder,	John J. Diebold,
Christian C. Luippold,	Francis M. O'Gorman,
F. A. Mendlein,	James G. Kythe,
William G. Bishop,	Edward Bishop,
Stewart Smith,	John Smith,
Joseph Sangster,	George Schaaf
Edwin A. Cook,	Emory H. Breckon
Herman G. Schloerb,	William B. Frye,
George Rung,	John J. Drews,
Henry Weigstein,	William G. Richard,
George W. Weyland,	Charles H. Kaepfel.

## May 24, 1915. APPOINTMENT OF SPECIAL DEPUTY SUPERINTENDENT

Mr. T. A. Pyterman, of New York, N. Y., appointed Special Deputy Superintendent of Banks to assist in the liquidation of the Bank of Cape Vincent, succeeding Mr. James J. Kennedy.

## May 24, 1915. EMPIRE TRUST COMPANY

Location: No. 42 Broadway, New York, N. Y.

Approval given to the discontinuance of the branch office located at No. 65 Cedar street, in the borough of Manhattan, city of New York; effective on and after May 24, 1915.

## May 26, 1915. AMKANKO CREDIT UNION

Location: No. 447 West 14th street, New York, N. Y.

Organization certificate filed for examination.

Incorporators: Richard A. Burger,	William O. Starr,
William D. Foster,	Paul R. Grace,
Frank J. Pattenden,	Romaine H. Crosby,
	George E. Gaddis.

## May 27, 1915. ORANGETOWN SAVINGS AND LOAN ASSOCIATION

Location: Sparkill, Rockland county, N. Y.

Authorization certificate issued.

Directors: Martin L. Bell,	Nelson Goodsell,
Mathew McManus,	Oswald A. Bauer,
John P. Graham,	Charles B. Smith,
William E. Corne,	Albert M. Austin,
Samuel A. Brown,	George E. DeGroat,
Daniel J. McGillcuddy,	John W. Auryansen.

## May 27, 1915. THE FIFTH AVENUE SAFE DEPOSIT COMPANY

Location: Fifth avenue and 28th street, New York, N. Y.

Consent given to a reduction in the number of directors from thirteen (13), the present number, to five (5).

## May 27, 1915. JEFFERSON SAVINGS AND LOAN ASSOCIATION

Location No. 1271 Jefferson street, Buffalo, N. Y.

Authorization certificate issued.

Directors: William G. Bishop,	E. O. Heberlin,
Edward Deck,	Joseph Sangster,
George Schaaf,	Oscar C. Miller,
F. A. Mendlein,	John J. Diebold,
	C. C. Lutppold.

**May 28, 1915. BLACK ROCK BANK**

Location: Buffalo, Erie county, N. Y.

Organization certificate filed for examination.

Incorporators: William H. Andrews, George W. Honk,  
 William F. MacGlashan, George H. H. Hill,  
 James H. Dyett, Edwin S. Miller,  
 Frank W. Robinson, Edward Kener, Jr.,  
 Henry I. George, Edward G. Felthousen.

**BANKING DEPARTMENT, STATE OF NEW YORK**

Weekly bulletin, as required by the provisions of section 82 of the Banking Law,  
 chapter 369 of the Laws of 1914

JUNE 4, 1915.

**June 2, 1915. THE EQUITABLE PERSONAL LOAN COMPANY**

Location: No. 3 East 14th street, New York, N. Y.

Superintendent took possession of the business and affairs of  
The Personal Loan Company.

Mr. T. Arthur Pyterman, a State bank examiner in charge of  
 the liquidation bureau of this Department, has been designated  
 special deputy in charge of this liquidation.

**June 3, 1915. BOROUGH OF BROOKLYN CREDIT UNION**

Location: No. 115 Manhattan avenue, Brooklyn, N. Y.

Organization certificate filed for examination.

Incorporators: Marcus Schapiro, Harris Perlman,  
 Israel Rothstein, Nathan Botoshansky,  
 Henry Gold, William Cohen,  
 Max Isicowitch, Albert I. Brenner,

**June 3, 1915. AMKANKO CREDIT UNION**

Location: No. 447 West 14th street, New York, N. Y.

Authorization certificate issued.

Directors: Richard A. Burger, William O. Starr,  
 William D. Foster, Paul R. Grace,  
 Frank J. Pattenden, Romaine H. Crosby,  
 George E. Gaddis.

**BANKING DEPARTMENT, STATE OF NEW YORK**

Weekly bulletin, as required by the provisions of section 82 of the Banking Law,  
 chapter 369 of the Laws of 1914

JUNE 11, 1915.

**June 4, 1915. ST. LAWRENCE TRUST COMPANY**

Location: Ogdensburg, St. Lawrence county, N. Y.

Capital: \$100,000.

Organization certificate filed for examination.

Incorporators: Charles W. McClair, Willard N. Bell,  
 Thomas H. Lawrence, J. Leslie Craig,  
 William D. Britton, Reuben W. Dobisky,  
 Charles W. Loomis, Joseph E. Fell,  
 E. Eugene Hawkins, John C. Tulloch,  
 W. Jay Russell, Leo Frank,  
 Nathan T. Lovejoy, William M. Stephens,  
 Robert E. Waterman.

**June 4, 1915. THE STATE SAFE DEPOSIT COMPANY**

Location: Nos. 374-378 Grand street, New York, N. Y.

Capital: \$100,000.

Organization certificate filed for examination.

Incorporators: Oscar L. Richard, Arnold Kohn,  
 Albert I. Voorhis, Walter L. Burckett,  
 John Knelsel, Leonard Simmons.

June 10, 1915. SIGMUND G. SCHWABACH

Location: No. 1347 First avenue, New York, N. Y.

Permanent capital: \$7,850.

Verified application to engage in business as a private banker filed for examination.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

JUNE 18, 1915.

June 12, 1915. GUARANTY MORTGAGE CORPORATION OF BUFFALO

Location: Buffalo, Erie county, N. Y.

Capital: \$100,000.

Organization certificate filed for examination.

Incorporators: Edward H. Hutchinson, E. Corning Townsend,  
 Charles L. Gurney, Charles B. Hill,  
 Myron S. Hall, Howard Bissell,  
 John H. Baker, Francis F. Baker,  
 Langdon Albright, Daniel W. Streeter,  
 John K. Walker, Frederick C. Gratwick.

June 14, 1915. MARKEL BROTHERS, PRIVATE BANKERS

Location: No. 92 Canal street, New York, N. Y.

Approval given to a decrease in permanent capital from \$20,000 to \$15,000.

June 14, 1915. JAMES RAY

Location: No. 435 North Salina street, Syracuse, N. Y.

Permanent capital: \$10,000.

Application certificate to engage in business as a private banker filed for examination.

June 14, 1915. W. R. GRACE & Co.'s BANK

Location: No. 7 Hanover square, New York, N. Y.

Capital: \$100,000.

Authorization certificate issued.

June 16, 1915. ONONDAGA PROVIDENT LOAN ASSOCIATION, INC.

Location: No. 1002 Onondaga County Savings Bank Building, Syracuse, N. Y.

Approval given to an increase of capital stock from \$30,000 to \$40,000.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

JUNE 25, 1915.

No items to be reported on weekly bulletin of this date.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

JULY 2, 1915.

June 28, 1915. JOSEPH LICCIONE, PRIVATE BANKER

Location: No. 125 Mulberry street, New York, N. Y.

Approval given to a decrease in permanent capital from \$15,000 to \$10,000.



- June 28, 1915. **LIVINGSTON COUNTY TRUST COMPANY**  
 Location: Geneseo, N. Y.  
 Capital: \$100,000.  
 Authorization certificate issued.
- June 28, 1915. **PASQUALE AVALONNE**  
 Location: No. 71 Mulberry street, New York, N. Y.  
 Permanent capital: \$5,000.  
 Verified application to engage in business as a private banker  
 filed for examination.
- June 29, 1915. **CALL FOR REPORTS**  
 Call issued for reports of banks, trust companies, individual  
 bankers and private bankers, the close of business on June  
 23, 1915, being designated as the day with reference to which  
 such reports shall be made.

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**BANKING DEPARTMENT, STATE OF NEW YORK**

Weekly bulletin, as required by the provisions of section 82 of the Banking Law,  
 chapter 369 of the Laws of 1914

JULY 9, 1915.

- July 2, 1915. **BUFFALO TRUST COMPANY**  
 Location: No. 449 Main street, Buffalo, N. Y.  
 Approval given to an increase in capital stock from \$200,000 to  
 \$250,000.
- July 9, 1915. **A. J. NEUBAUER, PRIVATE BANKER**  
 Location: No. 972 Manhattan avenue, Brooklyn, N. Y.  
 Approval given to a decrease in the permanent capital of A. J.  
 Neubauer, private banker, from \$10,000 to \$5,000.

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**BANKING DEPARTMENT, STATE OF NEW YORK**

Weekly bulletin, as required by the provisions of section 82 of the Banking Law,  
 chapter 369 of the Laws of 1914

JULY 16, 1915

- July 13, 1915. **FRATERNAL CREDIT UNION**  
 Location: No. 54 Manhattan avenue, Brooklyn, N. Y.  
 Organization certificate filed for examination.  
 Incorporators: Harris Fabricant, Israel Drexler,  
 Abraham Harris, Sigmund Horowitz,  
 Edward Graff, Nathan Chesen,  
 Jacob Black.
- July 14, 1915. **THE STATE SAFE DEPOSIT COMPANY**  
 Location: Nos. 374-378 Grand street, New York, N. Y.  
 Capital: \$100,000.  
 Authorization certificate issued.  
 Directors: Oscar L. Richard, Arnold Kohn,  
 Albert L. Voorhis, Walter L. Burckett,  
 John Kneisel.
- July 14, 1915. **THE COHOCTON STATE BANK**  
 Location: Cohocton, Steuben county, N. Y.  
 Capital: \$25,000.  
 The "Cohocton Times-Index," a newspaper published in the  
 village of Cohocton, N. Y., designated as the newspaper in  
 which to publish notice of intention to organize "The Cohocton  
 State Bank."

## BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

JULY 23, 1915.

July 17, 1915. METROPOLITAN TRUST COMPANY

Location: No. 49 Wall street, New York, N. Y.

Consent given to the opening of a branch office by the Metropolitan Trust Company at No. 716 Fifth avenue in the borough of Manhattan and city of New York, on or after August 1, 1915.

July 19, 1915. BROOKLYN AND NEW YORK ARCANUM BUILDING, LOAN AND SAVINGS ASSOCIATION

Location: No. 169 Flatbush avenue, Brooklyn, N. Y.

Approval given to change of location from No. 169 Flatbush avenue, borough of Brooklyn, city of New York, to No. 9 Greene avenue in the same borough and city.

July 20, 1915. THE MORRIS PLAN COMPANY OF ALBANY

Location: Albany, N. Y.

Capital: \$100,000.

Organization certificate filed for examination.

Incorporators: Hildreth J. Ackroyd,

William L. Austin,

John A. Becker,

William R. Bleecker,

James C. Farrell,

Frank B. Gilbert,

Samuel Hessberg,

Edward J. Hussey,

G. William McEwan,

Jonas Muhlfelder,

Garden B. Perry,

Russell E. Sard,

John K. Spencer,

George W. Stedman,

Thomas I. Van Antwerp,

James A. Wendell,

William J. Mullin.

Reuel C. B. Adams,

Walter W. Batchelder,

Horace S. Bell,

Ledyard Cogswell, Jr.,

Malcolm S. Fearey,

Frank C. Herrick,

Thomas Hun,

Donald McDonald,

Wm. T. Mayer,

S. Lyman Munson, Jr.,

H. H. Riddleberger,

Francis A. Shields,

Alfred J. Sporborg,

Frederic G. Topfitt,

James R. Watt,

Chas. L. A. Whitney,

July 20, 1915. SIGMUND G. SCHWARACH

Location: No. 1347 First avenue, New York, N. Y.

Permanent capital: \$5,000.

Verified application for authorization to engage in business as a private banker filed for examination.

July 21, 1915. GROCERS' CREDIT UNION

Location: No. 210 East 104th street, New York, N. Y.

Authorization certificate issued.

Directors: Isidor J. Sitomer,

Samuel B. Flashnick,

John Brill.

Louis Borenstein,

Sam Diamond,

July 22, 1915. BOROUGH OF BROOKLYN CREDIT UNION

Location: No. 115 Manhattan avenue, Brooklyn, N. Y.

Authorization certificate issued.

Directors. Harris Perlman,

Henry Gold,

Israel Rothstein.

Marcus Schapiro,

Max Iscowitch,

## BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

JULY 30, 1915.

**July 23, 1915. THE STATE SAFE DEPOSIT COMPANY**

Location: Nos. 376-8 Grand street, New York, N. Y.

Approval given to the opening and maintenance by the State Safe Deposit Company of branches at the following locations:

Corner of Graham avenue and Varet street, borough of Brooklyn, city of New York.

Corner of Union and Westchester avenues, borough of Bronx, city of New York.

Corner of Stone and Pitkin avenues, borough of Brooklyn, city of New York.

**July 24, 1915. THE CENTURY BANK**

Location: Fifth avenue and Twentieth street, New York, N. Y.

Approval given to an increase in capital from \$600,000 to \$1,250,000.

**July 24, 1915. THE CENTURY BANK**

Location: Fifth avenue and Twentieth street, New York, N. Y.

Approval given to the opening and maintenance by The Century Bank of branches at the following locations:

Corner of Ninth avenue and Fourteenth street, New York, N. Y.

No. 345 Grand street, borough of Manhattan, city of New York.

Third avenue, corner of Fifty-seventh street, borough of Manhattan, city of New York.

Lexington avenue, corner of 125th street, borough of Manhattan, city of New York.

No. 2 West Thirty-third street, borough of Manhattan, city of New York.

Corner Second avenue and 86th street, borough of Manhattan, city of New York.

No. 1 East Fourteenth street, borough of Manhattan, city of New York.

**July 26, 1915. THE PROSPERITY FUND CREDIT UNION**

Location: No. 34 Nassau street, New York, N. Y.

Organization certificate filed for examination.

Incorporators: Arthur Allen Ahern.

Ffolliott Charles Denning,

Emma Elizabeth Fisk,

Frederick William Mercer,

Charles Augustus Peabody,

William Le Grand Simrell,

William Watson Stevenson,

Faneuil Suydam Weisse.

Frederick Lathrop Allen,

Murray Downs,

Samuel Stickney Hall,

George Kimball Sargent,

Albert Henry Schroeder,

Charles Widmer,

Warren Frederic Thummel,

**July 29, 1915. SECURITY SAVINGS & LOAN ASSOCIATION OF BUFFALO, N. Y.**

Location: No. 19 East Genesee street, Buffalo, N. Y.

Approval given to a change of location from No. 19 East Genesee street, Buffalo, N. Y., to room 10 Builders Exchange, corner Pearl and Court streets, in the same city.

**July 30, 1915. THE MORRIS PLAN COMPANY OF ALBANY**

Location: Albany, N. Y.

Authorization certificate issued.

100 REPORT ON BANKS OF DEPOSIT AND DISCOUNT

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914.

AUGUST 6, 1915.

Aug. 5, 1915. BANK OF NASSAU COUNTY

Location: Great Neck Station, Nassau county, N. Y.

The "North Side Tribune," a newspaper published at Great Neck station Nassau county, N. Y., designated as the newspaper in which to publish notice of intention to organize the "Bank of Nassau County."

Aug. 5, 1915. PLAZA BANK

Location: Nassau county, New York.

The "North Side Tribune," a newspaper published at Great Neck Station, county of Nassau, New York, designated as the newspaper in which to publish notice of intention to organize the "Plaza Bank."

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914.

AUGUST 13, 1915.

Aug. 9, 1915. LINCOLN TRUST COMPANY

Location: 204 Fifth avenue, New York, N. Y.

Approval given to a change of location of the branch office of the Lincoln Trust Company, now located at No. 413 Broadway, in the borough of Manhattan, city of New York, to No. 346 Broadway, in the same borough and city.

Effective on or after September 4, 1915.

Aug. 11, 1915. SIGMUND GEZA SCHWABACH

Location: No. 1347 First avenue, New York, N. Y.

Permanent capital: \$5,000.

Authorization certificate issued.

Aug. 12, 1915. FLATBUSH CO-OPERATIVE SAVINGS & LOAN ASSOCIATION

Location: 881 Flatbush avenue, Brooklyn, N. Y.

Consent given to a change of location of the office of the Flatbush Co-operative Savings & Loan Association, from No. 881 Flatbush avenue, in the borough of Brooklyn, city of New York, to 849 Flatbush avenue, in the same borough and city.

Aug. 12, 1915. MERCANTILE BANK OF THE AMERICAS, INCORPORATED

Location: Hartford, Conn.

The Superintendent of Banks granted a license to the Mercantile Bank of the Americas, Incorporated, permitting it under the provisions of section 145 of the Banking Law to conduct a branch of its business in New York, N. Y.

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914.

AUGUST 20, 1915.

Aug. 18, 1915. BROOKLYN BANK IN THE CITY OF NEW YORK

Location: 391 Fulton street, Brooklyn, N. Y.

Certified copy of order granted at a Special Term of the Supreme Court, held at the County Court House, Brooklyn, N. Y., August 17, 1915. Justice Scudder presiding, declaring the business of said company closed, filed in the Banking Department.

**Aug. 19, 1915. MANUFACTURERS-CITIZENS TRUST COMPANY**

Location: No. 774 Broadway, Brooklyn, N. Y.

Petition of Manufacturers-Citizens Trust Company for leave to change its name to "Manufacturers Trust Company," approved.

**BANKING DEPARTMENT, STATE OF NEW YORK**

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914.

AUGUST 27, 1915.

**Aug. 23, 1915. HAMILTON CREDIT UNION**

Location: No. 253 East Second street, New York, N. Y.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Leo Bigotti, No. 728 Second ave., New York, N. Y.  
Louis Sheinfine, No. 253 Second street, New York, N. Y.

Luis Rothman, No. 1496 Vyse avenue, New York, N. Y.

Sam Stermer, No. 1164 Second avenue, New York, N. Y.

Harry Schmulowitz, No. 1496 Vyse avenue., New York, N. Y.

Samuel Greenstein, No. 105 Avenue B, New York, N. Y.

Julius Nathan Cahan, No. 1905 Bergen street, Brooklyn, N. Y.

**Aug. 23, 1915. KINGS COUNTY CREDIT UNION, INC.**

Location: No. 117 Manhattan avenue, Brooklyn, N. Y.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Jacob Panemone, No. 835 Broadway, Brooklyn, N. Y.

Benjamin Konipol, No. 206 West 26th street, New York, N. Y.

Max Eiseman, No. 511 Willoughby avenue, Brooklyn, N. Y.

David A. Phillips, No. 1628 First avenue, New York, N. Y.

Jacob Chaison, No. 142 TenEyck street, Brooklyn, N. Y.

Gregory Aronowitz, No. 247 Throop avenue, Brooklyn, N. Y.

Julius Gottlieb, No. 48 Hudson place, Weehawken, N. J.

Jacob B. Eiseman, No. 118 Van Buren street, Brooklyn, N. Y.

**Aug. 23, 1915. THE EMPIRE CITY PERSONAL LOAN COMPANY**

Location: No. 148 Kingsland avenue, Elmhurst, Queens county, N. Y.

Capital: \$10,000.

Organization certificate filed for examination in the State Banking Department.

Incorporators: John W. Thompson, N. 135 West 67th street, New York, N. Y.

James R. Ferguson, No. 369 East 162d street, New York, N. Y.

Augusta Rassiga, No. 148 Kingsland avenue, Elmhurst, N. Y.

102      REPORT ON BANKS OF DEPOSIT AND DISCOUNT

- Aug. 23, 1915. **THE SECURITY BANK OF NEW YORK**  
Location: No. 1 East 14th street, New York, N. Y.  
Verified copy of proceedings of meeting of the stockholders of  
The Security Bank of New York, held for the purpose of closing  
said bank, filed in the State Banking Department.
- Aug. 26, 1915. **CITY BANK OF SYRACUSE**  
Location: No. 120 East Genesee street, Syracuse, N. Y.  
Consent given to an increase of capital of the City Bank of  
Syracuse, from \$200,000 to \$500,000.
- Aug. 26, 1915. **CENTURY BANK OF THE CITY OF NEW YORK**  
Location: No. 135 Fifth avenue, New York, N. Y.  
Approval given to a change of location of the place of business  
of the Century Bank of the City of New York, from its present  
location No. 135 Fifth avenue, borough of Manhattan, city  
of New York, to the northwest corner of Third avenue and  
Forty-seventh street, in the same borough and city, effective  
on or after the 26th day of August, 1915.
- Aug. 26, 1915. **THE COHOCTON STATE BANK**  
Location: Cohocton, Steuben county, N. Y.  
Capital: \$25,000.  
Organization certificate filed for examination in the State Bank-  
ing Department.
- Aug. 26, 1915. **CENTURY BANK OF THE CITY OF NEW YORK**  
Location: Northwest corner of Third avenue and 47th street,  
borough of Manhattan, city of New York.  
Consent given to the opening of a branch office by the Century  
Bank of the city of New York, at No. 135 Fifth avenue, in the  
borough of Manhattan, city of New York, effective on or after  
August 26, 1915.

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law,  
chapter 369 of the Laws of 1914.

SEPTEMBER 3, 1915.

- Aug. 31, 1915. **BENJAMIN H. LICHTMAN**  
Location: No. 151 Division street, Amsterdam, N. Y.  
Verified certificate of Benjamin H. Lichtman, applying for au-  
thorization to engage in business as a private banker, filed for  
examination in the State Banking Department.
- Sept. 1, 1915. **POWER CITY BANK**  
Location: Niagara Falls, N. Y.  
Approval given to an increase of the capital stock of the Power  
City Bank from \$100,000 to \$300,000.
- Sept. 2, 1915. **PIETRO ALVINO**  
Location: No. 224 Lafayette street, New York, N. Y.  
Approval given to a reduction in the permanent capital of  
Pietro Alvino, a private banker, from \$67,967.24, to \$15,000.
- Sept. 2, 1915. **CITY BANK OF SYRACUSE**  
Location: No. 120 East Genesee street, Syracuse, N. Y.  
Approval given to a change of location of the City Bank of  
Syracuse, N. Y., from its present location, No. 120 East  
Genesee street, in the city of Syracuse, county of Onondaga,  
N. Y., to the "Kirk Block" at the corner of South Salina  
and West Fayette streets, in the same city such change of  
location to become effective on or after September 15, 1915.

## BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

SEPTEMBER 10, 1915

- Sept. 3, 1915. CORPORATION AUTHORIZED TO RESUME BUSINESS  
The Equitable Personal Loan Company, located at No. 3 East 14th street, borough of Manhattan, city of New York, authorized to resume business by the Superintendent of Banks. Date of resumption September 3, 1915.
- Sept. 3, 1915. ISIDOR HERZ  
Location: No. 224 West 34th street. New York, N. Y.  
Permanent capital: \$7,500.  
Authorization certificate issued.
- Sept. 7, 1915. BANK OF NASSAU COUNTY  
Location: Great Neck Station, Long Island, N. Y.  
Organization certificate filed for examination in the State Banking Department.  
Incorporators: Walter E. Frew, Hempstead, L. I.  
Roswell Eldridge, Great Neck, L. I.  
Daniel S. Woolley, Lakeville, L. I.  
Joseph P. Grace, Great Neck, L. I.  
J. Louis Schaefer, No. 465 West End avenue, New York, N. Y.
- Sept. 8, 1915. MAX STRAUS  
Location: No. 37 Broadway, New York, N. Y.  
Permanent capital: \$5,000.  
Verified application certificate of Max Straus, a private banker, filed for examination in the State Banking Department.
- Sept. 8, 1915. PLAZA BANK  
Location: Great Neck Station, Nassau county, N. Y.  
Organization certificate filed for examination in State Banking Department.  
Incorporators: Dr. George H. Dowsey, Great Neck, N. Y.  
Albert J. Magee, Great Neck Station, N. Y.  
Jose E. O'Kelly, Hotel Ansonia, New York, N. Y.  
John B. Vanderven, Great Neck, N. Y.  
George Uhl, Great Neck Station, N. Y.  
Leslie Wears, Great Neck, N. Y.  
Frank R. Howe, Hicksville, N. Y.  
Charles H. Stoll, Hicksville, N. Y.
- Sept. 9, 1915. EMPIRE SAFE DEPOSIT COMPANY  
Location: No. 580 Fifth avenue, New York, N. Y.  
Approval given to a change of location of the principal place of business of the Empire Safe Deposit Company, from No. 580 Fifth avenue, in the borough of Manhattan, city of New York, to No. 120 Broadway, in the same borough and city. Effective on or after September 9, 1915.
- Sept. 9, 1915. EMPIRE SAFE DEPOSIT COMPANY  
Location: No. 120 Broadway, New York, N. Y.  
Consent given to a change of location of the branch office of the Empire Safe Deposit Company located at No. 120 Broadway, in the borough of Manhattan, City of New York, to No. 580 Fifth avenue, in the same borough and city. Effective on or after September 9, 1915.

## BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

SEPTEMBER 17, 1915

## Sept. 10, 1915. YONKERS TRUST COMPANY

Location: Yonkers, N. Y.

Notice of intention to organize the Yonkers Trust Company filed in the State Banking Department.

The "Yonkers Daily News," a newspaper published in the city of Yonkers designated as the newspaper in which to publish notice of such intention.

## Sept. 10, 1915. THE CENTURY BANK OF THE CITY OF NEW YORK

Location: Fifth avenue and 20th street, New York, N. Y.

Capital: \$1,250,000.

The Century Bank of the City of New York became a National Banking Association.

## Sept. 13, 1915. THE MORRIS PLAN COMPANY OF NEW YORK

Location: No. 52 William street, New York, N. Y.

Consent given to a change of location of the office of The Morris Plan Company of New York from the sixth floor, No. 52 William street, borough of Manhattan, city of New York, to the third floor, No. 120 Broadway, in the same borough and city. Effective on or after September 14, 1915.

## Sept. 13, 1915. THE MORRIS PLAN COMPANY OF NEW YORK

Location: No. 120 Broadway, New York, N. Y.

Consent given to the opening by The Morris Plan Company of New York of a branch office on the sixth floor, No. 52 William street, borough of Manhattan, city of New York. Effective on or after September 14, 1915.

## Sept. 13, 1915. ANTHONY SESSA &amp; SON

Location: No. 40 Union street, Brooklyn, N. Y.

Consent given to a change of location of the place of business of Joseph Sessa, a private banker, transacting business under the name of Anthony Sessa & Son, from No. 40 Union street, in the borough of Brooklyn, city of New York, to Nos. 131-133 Union street, in the same borough and city. Effective on or after September 15, 1915, and not later than December 1, 1916.

## Sept. 13, 1915. MANUFACTURERS-CITIZENS TRUST COMPANY

Location: No. 774 Broadway, New York, N. Y.

Certified copy of order of Supreme Court authorizing the Manufacturers-Citizens Trust Company to assume the name "Manufacturers Trust Company" on and after October 11, 1915, filed in the State Banking Department.

## Sept. 15, 1915. THE COHOCTON STATE BANK

Location: Cohocton, Steuben Co., N. Y.

Capital: \$25,000. Surplus: \$5,000.

Authorization certificate issued.



## STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

SEPTEMBER 24, 1915

## Sept. 17, 1915. THE BANK OF SUSPENSION BRIDGE

Location: No. 1922 Main street, Niagara Falls, N. Y.

Approval given to petition for change of name of The Bank of Suspension Bridge to "People's Bank of Niagara Falls," in accordance with the provisions of section 60 of the General Corporation Law, and the "Niagara Falls Gazette" designated as the newspaper in which to publish notice of presentation of the petition as required by law.

## Sept. 17, 1915. THE FARMERS SAFE DEPOSIT COMPANY

Location: No. 475 Fifth avenue, New York, N. Y.

Organization certificate filed for examination.

Incorporators: Edwin S. Marston, New York, N. Y.

Samuel Sloan, Garrison, N. Y.

Augustus V. Heely, Plainfield, N. J.

William B. Cardozo, New York, N. Y.

Cornellus R. Agnew, Armonk, N. Y.

J. Herbert Case, Plainfield, N. J.

## Sept. 20, 1915. THE CITIZENS BANK OF LOCKE, N. Y.

Location: Locke, N. Y.

Approval given to the extension of the corporate existence of The Citizens Bank of Locke, N. Y., to October 14, 1935, twenty years beyond the term specified in its original certificate of association.

## STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

OCTOBER 1, 1915

## Sept. 24, 1915. EMPIRE SAFE DEPOSIT COMPANY

Location: No. 580 Fifth avenue, New York, N. Y.

Consent given to an increase in the number of directors of the Empire Safe Deposit Company from seven, the present number, to thirteen.

## Sept. 27, 1915. MADISON SAFE DEPOSIT COMPANY

Location: No. 204 Fifth avenue, New York, N. Y.

Consent given to a change of location of the branch office of the Madison Safe Deposit Company, now located at No. 413 Broadway, in the borough of Manhattan, city of New York, to No. 204 Fifth avenue, in the same borough and city, such change of location to be made on or after October 1, 1915.

## Sept. 27, 1915. CALL FOR REPORTS

Call for reports of banks, trust companies, individual and private bankers, the close of business on Saturday, September 25, 1915, being the day designated as the day with reference to which such reports shall be made, issued.

## Sept. 28, 1915. SYRACUSE TRUST COMPANY

Location: No. 330 South Warren street, Syracuse, N. Y.

Approval given to an increase in capital of the Syracuse Trust Company from \$300,000 to \$500,000.

Sept. 29, 1915. APPOINTMENT OF INSPECTORS

Superintendent of Banks appointed Mr. Albert DeLisser, of No. 1915 Crotona avenue, New York city, and Benedetto A. Palumbo, of No. 172 Humboldt street, Brooklyn, N. Y., from the eligible civil service list, inspectors in the Private Bankers' Bureau of this Department, at a salary of \$1,500 per annum. Effective October 1, 1915.

Sept. 30, 1915. BANK OF LONG ISLAND

Location: Jamaica, N. Y.

Approval given to an increase in capital of the Bank of Long Island from \$750,000 to \$900,000.

Sept. 30, 1915. FARMERS AND MERCHANTS' BANK OF GENEVA

Location: Geneva, N. Y.

Approval given to an increase in capital of the Farmers and Merchants' Bank of Geneva, from \$75,000 to \$100,000.

*STATEMENT of Securities held by the Superintendent of Banks  
in trust for the account of each of the banks, individual bankers  
and private bankers under his supervision on September 30,  
1915.*

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
Adam, Meldrum and Anderson Company, Buffalo, Union Pacific 4 per cent.....	\$30,000
Atchison, Topeka and Santa Fe 4 per cent.....	20,000
New York City 4¼ per cent.....	10,000
	\$60,000
Alliance Bank, Rochester, United States 3 per cent.....	1,000
Alvino, Pietro, New York City 4¼ per cent.....	20,000
Andover State Bank, Andover, New York State 4 per cent.....	1,000
Bacelli, Germano P., Albany, North Tonawanda City 4½ per cent.....	\$1,650
White Plains Village 5 per cent.....	5,274
	6,924
Bajardi, Vincenzo, New York, New York City 4 per cent.....	6,000
Baldwin's Bank of Penn Yan, New York State 4 per cent.....	1,000
Baldwinsville State Bank, Baldwinsville, United States 2 per cent.....	1,000
Bank of America, The, New York, United States 2 per cent.....	1,000
Bank of Amityville, The, Amityville, United States 4 per cent.....	1,000
Bank of Angelica, Angelica, New York State 4 per cent.....	1,000
Bank of Angola, Angola, New York State 4 per cent.....	1,000
Bank of Antwerp, Antwerp, New York State 3 per cent.....	1,000
Bank of Attica, Attica, New York State 4 per cent.....	1,000
Bank of Ausable Forks, Ausable Forks, New York State 4 per cent....	1,000
Bank of Avoca, Avoca, New York State 4 per cent.....	1,000
Bank of Babylon, Babylon, New York State 4 per cent.....	1,000
Bank of Batavia, Batavia, New York State 4 per cent.....	1,000
Bank of Belfast, Belfast, New York State 4 per cent.....	1,000
Bank of Buffalo, Buffalo, New York State 4 per cent.....	1,000
Bank of Cape Vincent, Cape Vincent, United States 4 per cent.....	1,000
Bank of Cattaraugus, Cattaraugus, New York State 4 per cent.....	1,000
Bank of Cincinnatus, Cincinnatus, New York State 4 per cent.....	1,000
Bank of Coney Island, Coney Island, New York State 4 per cent.....	1,000
Bank of Corfu, Corfu, New York State 3 per cent.....	1,000
Bank of Delevan, Delevan, New York State 4 per cent.....	1,000
Bank of Discount, New York, New York State 3 per cent.....	1,000
Bank of East Aurora, East Aurora, New York State 4 per cent.....	1,000
Bank of Ellicottville, Ellicottville, New York State 4 per cent.....	1,000
Bank of Europe, New York, New York State 4 per cent.....	1,000
Bank of Farmingdale, Farmingdale, United States 3 per cent.....	1,000
Bank of Flatbush, Brooklyn, United States 4 per cent.....	1,000
Bank of Genesee, Batavia, United States 3 per cent.....	1,000
Bank of Gouverneur, Gouverneur, New York State 4 per cent.....	1,000
Bank of Gowanda, Gowanda, New York State 4 per cent.....	1,000
Bank of Great Neck, Great Neck, United States 2 per cent.....	1,000
Bank of Hamburgh, Hamburgh, New York State 4 per cent.....	1,000
Bank of Hammondsport, Hammondsport, New York State 4 per cent....	1,000
Bank of Hempstead Harbor, Roslyn, United States 3 per cent.....	1,000
Bank of Hicksville, Hicksville, United States 2 per cent.....	1,000
Bank of Holland, Holland, New York State 4 per cent.....	1,000
Bank of Huntington, The, Huntington, United States 2 per cent.....	1,000
Bank of Jamestown, Jamestown, United States 3 per cent.....	1,000
Bank of Lake Placid, Lake Placid, New York State 3 per cent.....	1,000

*Statement of Securities, Etc.— (Continued)*

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
Bank of Lancaster, Lancaster, United States 4 per cent.....	\$1,000
Bank of LeRoy, The, LeRoy, New York State 4 per cent.....	1,000
Bank of Lima, Lima, New York State 4 per cent.....	1,000
Bank of Long Island, Jamaica, United States 3 per cent.....	1,000
Bank of the Metropolis, New York, United States 2 per cent.....	1,000
Bank of Millbrook, Millbrook, New York State 4 per cent.....	1,000
Bank of Niagara, Niagara Falls, New York State 4 per cent.....	1,000
Bank or North Collins, The, North Collins, New York State 4 per cent..	1,000
Bank of North Hempstead, The, Port Washington, United States 3 per cent.....	1,000
Bank of Onondaga, Onondaga Valley, New York State 4 per cent.....	1,000
Bank of Philadelphia, Philadelphia, United States 4 per cent.....	1,000
Bank of Port Jefferson, Port Jefferson, United States 3 per cent.....	1,000
Bank of Richmondville, Richmondville, New York State 4 per cent....	1,000
Bank of Rockville Centre, Rockville Centre, New York State 4 per cent.	1,000
Bank of Southold, Southold, New York State 4 per cent.....	1,000
Bank of South Dayton, South Dayton, New York State 4 per cent.....	1,000
Bank of Spencerport, Spencerport, New York State 4 per cent.....	1,000
Bank of Steuben, Hornell, New York State 4 per cent.....	1,000
Bank of Suffolk County, Stony Brook, New York State 4 per cent.....	1,000
Bank of Suspension Bridge, Niagara Falls, New York State 4 per cent..	1,000
Bank of United States, The, New York State 4 per cent.....	1,000
Bank of Washington Heights, New York, United States 4 per cent....	1,000
Bank of Westbury, Westbury Station, New York State 4 per cent.....	1,000
Bank of Worcester, Worcester, United States 3 per cent.....	1,000
Barasch, Sigmund W., New York City, New York City 4½ per cent....	10,000
Berardini, Michele, New York City, New York City 4¼ per cent.....	10,000
Bingham State Bank, New York State 4 per cent.....	1,000
Bloomington Brothers, New York, New York City 4¼ per cent. \$11,000	
New York City 4½ per cent.....	50,000
New York Central & Hudson River Railroad Company 4½ per cent. ....	25,000
	86,000
Boffa, D. & Di Sesa, New York City, New York City 4 per cent.....	6,000
Bowery Bank of New York, The, New York, United States 4 per cent...	1,000
Broadway Central Bank, New York, New York State 4 per cent.....	1,000
Bronx Borough Bank, New York, United States 4 per cent.....	1,000
Brooklyn Bank of the City of New York, Brooklyn, New York State 3 per cent.....	1,000
Bryant Park Bank, New York, United States 2 per cent.....	1,000
Cappellino, C. & S., Rochester, New York State 4 per cent.....	5,000
Cattaraugus County Bank, Little Valley, New York State 4 per cent....	1,000
Central Bank of Medina, Medina, New York State 4 per cent.....	1,000
Central Bank of Rochester, The, United States 2 per cent.....	1,000
Central Bank of Westchester County, White Plains, New York State 4 per cent.....	1,000
Centre Moriches Bank, Centre Moriches, United States 2 per cent.....	1,000
Century Bank of the City of New York, United States 2 per cent.....	1,000
Cesario, Girardi & Company, New York, New York City 3½ per cent...	12,000
Chelsea Exchange Bank, New York, United States 2 per cent.....	1,000
Citizens' Bank of Arcade, Arcade, United States 4 per cent.....	1,000
Citizens' Bank of Attica, Attica, New York State 4 per cent.....	1,000
Citizens' Bank of Binghamton, Binghamton New York State 4 per cent.	1,000
Citizens' Bank of Buffalo, Buffalo, New York State 4 per cent.....	1,000
Citizens' Bank of Dansville, Dansville, New York State 4 per cent....	1,000
Citizens' Bank of Griffin Corners, Griffin Corners, New York State 4 per cent. ....	1,000
Citizens' Bank of Locke, N. Y., The, Locke, New York State 4 per cent.	1,000

## Statement of Securities, Etc.— (Continued)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
Citizens' Bank of Monroe, Monroe, New York State 4½ per cent. ....	\$1,000
Citizens' Bank of Penn Yan, The, Penn Yan, New York State 4 per cent. ....	1,000
Citizens' Bank of Perry, The, Perry, New York State 4 per cent. ....	1,000
Citizens' Bank of Waverly, Waverly, New York State 3 per cent. ....	1,000
Citizens' Bank of Westfield, Westfield, New York State 4 per cent. ....	1,000
Citizens' Bank of White Plains, United States 3 per cent. ....	1,000
Citizens' State Bank of Lyndonville, Lyndonville, New York State 4 per cent. ....	1,000
City Bank of Syracuse, Syracuse, New York State 4 per cent. ....	1,000
Clinton Bank, New York, New York State 4 per cent. ....	1,000
Clymer State Bank, Clymer, New York State 4 per cent. ....	1,000
Cohocton State Bank, Cohocton, New York State 4 per cent. ....	1,000
Colonial Bank, The, New York, United States 2 per cent. ....	1,000
Columbia Bank, New York, United States 2 per cent. ....	1,000
Corn Exchange Bank, New York, United States 2 per cent. ....	1,000
Cosmopolitan Bank, New York, United States 3 per cent. ....	1,000
De Luca, Gaetano & Company, New York, New York City 4 per cent. ....	5,500
De Luca, Vincenzo, New York, New York City 4¼ per cent. ....	20,000
De Marco, Pasquale, Schenectady, Schenectady City, 4½ per cent. \$3,000	
Schoharie County 4½ per cent. .... 2,000	
	5,000
Del Papa, Michael, New York, New York City 4¼ per cent. ....	20,000
De Ruyter Banking Company, De Ruyter, New York State 3 per cent. ...	1,000
De Vita, Salvatore, New York, New York City 3½ per cent. ....	10,000
Dey Brothers, Syracuse, Delaware and Hudson Railway Company 4 per cent. ....	\$5,000
Northern Pacific Railway Company 4 per cent. ....	5,000
Union Pacific Railway Company 4 per cent. ....	5,000
New York City 4¼ per cent. ....	4,000
Chicago, Milwaukee & Saint Paul Railway Company 4½ per cent. ....	17,000
	36,000
Di Mezza, Pasquale, Amsterdam, New York City 6 per cent. ....	5,000
Dinnella, Pietro, Brooklyn, New York City 4¼ per cent. ....	6,000
Dobbs Ferry Bank, Dobbs Ferry, New York State 4 per cent. ....	1,000
Dundee State Bank, Dundee, United States 3 per cent. ....	1,000
Engel, Morris, New York, New York City 4¼ per cent. ....	6,000
Faour, D. J. and Brothers, New York, New York City 4 per cent. \$20,000	
New York City 4¼ per cent. .... 30,000	
	50,000
Farmers' Bank of Springville, Erie County, N. Y., The, Springville, New York State 4 per cent. ....	1,000
Farmers and Mechanics' Bank of Bath, Bath, New York State 4 per cent. ....	1,000
Farmers and Mechanics' Bank, Fort Plain, United States 2 per cent. ...	1,000
Farmers and Mechanics' Bank, Jamestown, New York State 4 per cent. ....	1,000
Farmers and Merchants' Bank, Cobleskill, New York State 3 per cent. ...	1,000
Farmers and Merchants' Bank of Geneva, Geneva, N. Y., New York State 4½ per cent. ....	1,000
Farmers and Merchants' Bank, Spencer, United States 2 per cent. ....	1,000
Farmers and Merchants' State Bank, Oneida, United States 4 per cent. ...	1,000
Fidelity Bank, New York, United States 2 per cent. ....	1,000
Fifth Avenue Bank of New York, The, New York, United States 4 per cent. ....	1,000
First State Bank, Canisteo, New York State 4 per cent. ....	1,000
Floral Park Bank, Floral Park, United States 2 per cent. ....	1,000
Freeport Bank of Freeport, Queens County, N. Y., The, Freeport, United States 4 per cent. ....	1,000
Frugay, Louis V., New York, New York City 4 per cent. ....	20,000
Gallo, Nicola, Binghamton, Solvay Village 4½ per cent. ....	5,000

*Statement of Securities, Etc.— (Continued)*

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
German-American Bank, Buffalo, New York State 4 per cent.....	\$1,000
German-American Bank, The, New York, New York State, 4 per cent....	1,000
German Exchange Bank of the City of New York, The, New York, United States 4 per cent.....	1,000
Germania Bank of the City of New York, New York, New York State 4 per cent.....	1,000
Gimbel Brothers, New York, New York City 4½ per cent.....	45,000
Glen Cove Bank of Glen Cove, Glen Cove, New York State 4 per cent....	1,000
J. B. Greenhut & Company, New York, New York City 4¼ per cent.....	10,000
Greenwich Bank of the City of New York, New York, United States 4 per cent. . . . .	1,000
Guarini & Candela, New York, New York City 4½ per cent.....	\$5,000
New York City 4¼ per cent.....	5,000
New York City 4 per cent.....	10,000
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	20,000
Hempstead Bank, Hempstead, New York State 3 per cent.....	1,000
Hillside Bank, Richmond Hill, United States 2 per cent.....	1,000
Herz, Isidor, New York, Massachusetts State 3½ per cent.....	\$2,000
Boston City 4 per cent.....	1,000
Cincinnati City 4 per cent.....	500
Providence City 4 per cent.....	1,000
New York City 4 per cent.....	1,000
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	5,500
Homestead Bank of Brooklyn, The, Brooklyn United States 4 per cent...	1,000
Hurwitz, A. & J., Brooklyn, New York City 4¼ per cent.....	10,000
International Bank, New York, New York State 4 per cent.....	1,000
Jagocki, Frank X., Brooklyn, New York City 4¼ per cent.....	6,000
Jarmulowsky, Harry & Louis, Brooklyn, Southern Pacific Railway Company 4 per cent.....	\$80,000
New York City 3½ per cent.....	70,000
New York City 4 per cent.....	21,000
New York City 4¼ per cent.....	12,000
	<hr/>
	193,000
Jefferson Bank, New York, United States 2 per cent.....	1,000
Jenkins & Company, Brooklyn, New York City 6 per cent.....	5,000
Johnstown Bank, Johnstown, United States 3 per cent.....	1,000
Kass, A. L., New York, New York City bonds and mortgages... \$150,000	
New York City 4¼ per cent.....	56,000
	<hr/>
	206,000
Kiss, Emil, New York, New York City 4¼ per cent.....	6,000
Josephson, Julius, New York, Louisville & Nashville R. R. Company 4 per cent.....	\$5,000
Chicago, Milwaukee and St. Paul R. R. Company 4½ per cent. . . . .	1,000
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	6,000
Josephsohn, Michael, New York, New York City 4½ per cent.....	5,000
Julland Bank, The, Greene, New York State 4 per cent.....	1,000
Karagheusian, Miran, New York, New York City 4¼ per cent.....	5,000
Kovacs, John, Brooklyn, New York City 4 per cent.....	\$10,000
New York City 4¼ per cent.....	5,000
New York City 6 per cent.....	2,000
Fonda, Johnstown & Gloversville Railroad 4½ per cent...	10,000
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	27,000
Krilmert, Albert, New York, New York City 4 per cent.....	10,000
Lanzetta, James, Syracuse, Syracuse City 4¼ per cent.....	\$250
Northern Pacific Railway 4½ per cent.....	5,000
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	5,250
Lederer, Richard M., New York, New York City 4¼ per cent.....	10,000

*Statement of Securities, Etc.—(Continued)*

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
Legniti, Angelo, New York, New York City 3½ per cent.....	\$10,000
Liccione, Joseph, New York, New York City 3½ per cent.....	6,000
Lordi, Giovanni, New York, New York City 3½ per cent.....	10,000
Lunham & Moore, New York City, Chicago, Burlington & Quincy 3½ per cent.....	6,000
Lunghino, Michael A., Buffalo, San Francisco City and County 5 per cent.	5,000
Lunghino, S. & Sons, Buffalo, Chicago, Rock Island and Pacific Railway 4 per cent.....	37,000
Macy, R. H. & Company, New York, Southern Pacific Railway Company 4 per cent.....	\$22,000
Chicago, Milwaukee & St. Paul Railway Company 4 per cent.	30,000
Delaware & Hudson Railway Company 4 per cent.....	6,000
New York City 4¼ per cent.....	45,000
New York Central & Hudson River Railroad Company 4½ per cent.....	30,000
	<hr/> 133,000
Madrid Bank, Madrid, United States 2 per cent.....	1,000
Manhattan Company, The, New York, New York State 4 per cent.....	1,000
Manufacturers' Bank of Cohoes, Cohoes, New York State 4 per cent....	1,000
Marcus, Joseph I., and Sons, New York, New York State 4 per cent.....	\$6,000
New York City 4¼ per cent.....	6,000
	<hr/> 12,000
Markel Brothers, New York, New York City 4¼ per cent.....	15,000
Market Bank of Buffalo, Buffalo, United States 2 per cent.....	1,000
Marnell, Nicholas, Syracuse, New York State 4½ per cent.....	5,000
Martiniano, Joseph G., Brooklyn, New York City 4 per cent.....	7,000
Marrone, Vincenzo, Utica, Chicago, Burlington & Quincy Railway Company 3½ per cent.....	\$5,000
New York City 3 per cent.....	1,000
	<hr/> 6,000
Mattituck Bank Mattituck, New York State 4 per cent.....	1,000
Mechanics' Bank, Brooklyn, United States 2 per cent.....	1,000
Mechanics' Bank of Groton, N. Y., Groton, United States 4 per cent....	1,000
Mechanics and Farmers' Bank of Albany, Albany, New York State 4 per cent.....	1,000
Merchants' Bank of Buffalo, Buffalo, New York State 4 per cent.....	1,000
Merchants' Bank of Rochester, Rochester, New York State 4 per cent..	1,000
Metropolitan Bank, New York, United States 2 per cent.....	1,000
Molea, Gulseppe, New York, New York City 4 per cent.....	6,000
Montauk Bank, Brooklyn, New York State 3 per cent.....	1,000
Mount Pleasant Bank, Pleasantville, New York State 4 per cent.....	1,000
Mutual Bank, The, New York, United States 2 per cent.....	1,000
Nassau Union Bank, Glen Cove, United States 2 per cent.....	1,000
Namm, Adolph I., Brooklyn, New York City 6 per cent.....	5,000
Nelson, B. H. & Son, Binghamton, Baltimore & Ohio 3½ per cent.....	6,000
Nemeth, John, New York, New York City 4¼ per cent.....	5,000
Newbauer, Andrew J., Brooklyn, New York City 4 per cent.....	6,000
New Netherland Bank of New York, New York, United States 2 per cent.	1,000
New York Produce Exchange Bank, New York, New York State 3 per cent.	1,000
Nielsen & Lundbeck, New York, New York State 4 per cent.....	10,000
North Avenue Bank, New Rochelle, New York State 4 per cent.....	1,000
North Shore Bank, Oyster Bay, New York State 4 per cent.....	1,000
North Side Bank of Brooklyn, Brooklyn, United States 3 per cent.....	1,000
Northville Bank, The, Northville, United States 3 per cent.....	1,000
Ogdensburg Bank, Ogdensburg, United States 2 per cent.....	1,000
Onelda County Bank, Utica, New York State 4 per cent.....	1,000
Oppenheim, Harry, New York, New York City 4¼ per cent.....	10,000

*Statement of Securities, Etc.— (Continued)*

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
Orotolani, Enrico, Buffalo, New York City 4¼ per cent.....	\$10,000
New York City 4 per cent.....	10,000
	\$20,000
Oyster Bay Bank, Oyster Bay, United States 4 per cent.....	1,000
Pacific Bank, The, New York State 3 per cent.....	1,000
Patchogue Bank, The, Patchogue, New York State 4 per cent.....	1,000
Peconic Bank, The, Sag Harbor, United States 2 per cent.....	1,000
People's Bank of Buffalo, The, Buffalo, New York State 4 per cent....	1,000
People's Bank of Hamburg, The, Hamburg, New York State 4 per cent....	1,000
People's Bank of Haverstraw, Haverstraw, New York State 3 per cent..	1,000
People's Bank of Johnstown, N. Y., The, Johnstown, United States 4 per cent.....	1,000
People's Bank of the City of New York, The, New York, New York State 3 per cent.....	1,000
People's Bank of Potsdam, The, Potsdam, United States 4 per cent....	1,000
People's Bank of Troy, Troy, United States 2 per cent.....	1,000
People's Bank of East Randolph, The, East Randolph, New York State 3 per cent.....	1,000
Pepe, Alphonso & Sons, Buffalo, Kenmore Village 4 40/100 per cent.....	\$2,000
Harrietstown School District 5 per cent.....	5,000
	7,000
Perera, Lionello & Company, New York, New York City 4¼ per cent.....	\$20,000
New York City 6 per cent.....	5,000
Chicago, Milwaukee & St. Paul Railway 4½ per cent.....	20,000
	45,000
Phoenix Bank, The, Phoenix, United States 2 per cent.....	1,000
Power City Bank, Niagara Falls, New York State 4 per cent.....	1,000
Prattburgh State Bank, Prattsburgh, New York State 4 per cent.....	1,000
Prisco, Raffaele, New York, New York City 3½ per cent.....	10,000
Public Bank, New York, United States 2 per cent.....	1,000
Rensselaer County Bank, Rensselaer, New York State 4 per cent.....	1,000
Royal Bank of New York, New York, United States 3 per cent.....	1,000
Rushville State Bank, Rushville, New York State 4 per cent.....	1,000
Sakser, Frank, New York, New York State 4 per cent.....	5,000
Saugerties Bank, The, Saugerties, New York State 4 per cent.....	1,000
Schirripa, Vincent, Albany, New York State 4 per cent.....	5,000
Schnitzer, Henry J., New York, New York State 4 per cent.....	11,000
Schoharie County Bank, The, Schoharie, New York State 3 per cent....	1,000
Scott, Raphael, New York, New York City 4¼ per cent.....	\$7,000
New York City 6 per cent.....	2,000
	9,000
Sea Side Bank, West Hampton Beach, New York State 4 per cent.....	1,000
Security Bank of New York, The, New York, United States 3 per cent...	1,000
Sessa, Joseph, New York, New York City 4¼ per cent.....	21,000
Southampton Bank, The, Southampton, United States 2 per cent.....	1,000
South Side Bank of Bay Shore, N. Y., Bay Shore, New York State 4 per cent.....	1,000
Stable, Francis R., New York, New York City 4¼ per cent.....	5,000
State Bank of Avon, Avon, New York State 3 per cent.....	1,000
State Bank of Belmont, The, Belmont, New York State 4 per cent.....	1,000
State Bank of Bolivar, Bolivar, United States 2 per cent.....	1,000
State Bank of Brocton, Brocton, New York State 4 per cent.....	1,000
State Bank of Canastota, Canastota, New York State 4 per cent.....	1,000
State Bank of Chatham, Chatham, New York State 4 per cent.....	1,000
State Bank of Commerce, Brockport, N. Y., Brockport, New York State 4 per cent.....	1,000
State Bank of Fillmore, Fillmore, New York State 4 per cent.....	1,000



*Statement of Securities, Etc.— (Continued)*

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
State Bank of Hilton, Hilton, New York State 3 per cent.....	\$1,000
State Bank of Kenmore, Kenmore, New York State 4½ per cent.....	1,000
State Bank of Mayville, Mayville, New York State 4 per cent.....	1,000
State Bank, The, New York, New York State 4 per cent.....	1,000
State Bank of Norwood, Norwood, New York State 3 per cent.....	1,000
State Bank of Ontario, Ontario, New York State 4 per cent.....	1,000
State Bank of Randolph, Randolph, New York State 4 per cent.....	1,000
State Bank of Ransomville, Ransomville, New York State 4 per cent....	1,000
State Bank of Seneca Falls, N. Y., The, Seneca Falls, United States 2 per cent. ....	1,000
State Bank of Sherman, Sherman, New York State 4 per cent.....	1,000
State Bank of Syracuse, Syracuse, United States 2 per cent.....	1,000
State Bank of Theresa, Theresa, New York State 4 per cent.....	1,000
State Bank of Trumansburg, Trumansburg, New York State 4 per cent.....	1,000
State Bank of Williamson, Williamson, New York State 4 per cent....	1,000
State Exchange Bank of Holley, The, Holley, United States 3 per cent..	1,000
Taconic Valley Bank, Berlin, New York State 4 per cent.....	1,000
Tarabella, James & Lucy, New York, New York City 4½ per cent.....	5,000
Termini, Guisepe, New York City 4 per cent.....	10,000
Tocci, Felice, New York, New York City 4 per cent.....	11,000
Twenty-third Ward Bank of the City of New York, New York, United States 2 per cent.....	1,000
Union Bank of Medina, Medina, New York State 4 per cent.....	1,000
Union Stock Yards Bank, Buffalo, New York State 4 per cent.....	1,000
University Bank, Alfred, New York State 4 per cent.....	1,000
Verrilli Bros., New York, New York City 4¼ per cent.....	6,000
Viggiani, E. and Company, New York, New York City 4¼ per cent.....	10,000
Watkins State Bank, Watkins, New York State 4 per cent.....	1,000
Westchester Avenue Bank, New York State 4 per cent.....	1,000
West Side Bank, New York, United States 4 per cent.....	1,000
Wilson State Bank, Wilson, New York State 4 per cent.....	1,000
W. R. Grace & Co.'s Bank, New York, United States 3 per cent.....	1,000
Yorkville Bank, New York, United States 3 per cent.....	1,000
Zaro, Henry C., New York, New York City 4 per cent.....	\$1,000
New York City 4¼ per cent.....	1,000
Albany City 4¼ per cent.....	2,000
San Francisco City and County 5 per cent.....	2,000
	6,000
Zwllchenbart A., and Martin Gasser & Company, New York, New York City, 4 per cent.....	\$5,000
New York City 4¼ per cent.....	500
	5,500

## UNSECURED CIRCULATION

Incorporated banks whose circulation is not secured and has not been advertised for final redemption and the amount of circulation charged to each bank on September 30, 1915:

Chemung Canal Bank.....	\$13,506 00
Delaware and Hudson Canal Bank.....	705 00
Livingston County Bank.....	9,300 00
The Manhattan Company.....	44,721 00
Onondaga County Bank.....	9,747 00
	\$77,979 00



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# STATEMENTS

SHOWING THE

Condition of the Banks of Deposit and Discount Operating under  
the Laws of this State on December 24, 1914, March 19,  
1915, June 23, 1915, and September 25, 1915



# ALLIANCE BANK — ROCHESTER

JAMES G. CUTLER, *President.*

[183 East Main street; organized 1893.]

THOMAS E. LANNIN, *Cashier.*

JAMES G. CUTLER,  
EDWARD G. MINER,

ABRAM J. KATZ,  
THOS. E. LANNIN,  
F. HARPER SIBLEY,

DIRECTORS.  
WALTER S. HUBBELL,  
GEO. W. ROBESON,  
JOSEPH T. ALLING,

HENRY A. STRONG,  
FRANK S. NOBLE,  
ANDREW T. TOWNSON,

ALBERT B. EASTWOOD,  
J. HUNGERFORD SMITH,  
HERBERT J. WINN.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$26,301	\$26,251	\$29,201	\$4,001
Private securities, market value.....	881,707	960,503	1,203,320	1,031,211
Real estate owned.....	200,000	200,000	200,000	200,000
Mortgages owned.....	10,238	10,238	10,238	7,500
Loans and discounts secured by bond and mtg., deed or other real estate coll.	46,268	44,957	45,290	49,337
Loans and discounts secured by other collateral.....	2,955,783	2,554,563	2,665,322	2,623,789
Loans, discounts and bills purchased not secured by collateral.....	2,617,315	2,785,598	2,780,671	2,980,882
Overdrafts.....	728	1,160	1,102	2,593
Due from trust companies, banks and bankers.....	1,496,915	2,293,995	1,497,146	1,624,121
Specte.....	159,888	188,282	191,113	181,234
Legal tender notes and notes of national banks.....	296,940	250,761	302,820	143,319
Federal reserve notes.....			45,000	21,385
Cash items.....	41,350	40,686	35,756	51,896
Assets not included in any of the above heads.....	28,752	29,046	29,370	32,359
Add for cents.....	4	4	3	2
<b>Total resources.....</b>	<b>\$3,762,189</b>	<b>\$9,386,044</b>	<b>\$9,036,352</b>	<b>\$8,953,629</b>
<b>LIABILITIES</b>				
Capital.....	\$275,000	\$275,000	\$275,000	\$275,000
Surplus, including all undivided profits (market value).....	447,939	458,484	456,024	478,352
Preferred deposits, viz.:				
Due New York State savings banks.....	75,000			
Deposits by the Superintendent of Banks of the State of New York.....	3,817	3,817	3,877	1,564
Due depositors, not preferred.....	7,738,524	8,393,671	8,042,061	7,892,122
Due to trust companies, banks and bankers.....	183,900	180,758	222,307	221,965
Other liabilities.....	38,006	74,312	37,081	84,625
Add for cents.....	3	2	2	1
<b>Total liabilities.....</b>	<b>\$3,762,189</b>	<b>\$9,386,044</b>	<b>\$9,036,352</b>	<b>\$8,953,629</b>

QUARTERLY STATEMENTS

## ANDOVER STATE BANK — ANDOVER

A. C. FRISBEY, *President.*

[38 South Main street; organized 1894.]

J. M. BRUNDAGE, *Cashier.*

## DIRECTORS.

J. M. BRUNDAGE,

FRANK S. CLARK,  
J. C. GREEN,

CRAYTON L. EARLEY,

A. C. FRISBY,  
HENRY HOBAN,

A. D. FULLER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$996	\$998	\$1,000	\$1,000
Private securities, market value.....	63,724	58,755	58,871	57,411
Real estate owned.....	2,500	2,500	2,500	2,500
Mortgages owned.....	25,890	27,495	26,920	26,720
Loans and discounts secured by bond and mtge., deed or other real estate coll.	11,885	11,375	12,057	11,201
Loans and discounts secured by other collateral.....	16,683	23,258	22,120	25,895
Loans, discounts and bills purchased not secured by collateral.....	62,515	52,740	59,567	58,351
Overdrafts.....	85	786	235	10
Due from trust companies, banks and bankers.....	20,805	18,822	17,227	19,090
Specie.....	7,215	3,615	6,470	6,679
Legal tender notes and notes of national banks.....	2,165	3,650	2,465	1,530
Federal reserve notes.....			160	
Cash items.....	356	441	106	69
Assets not included in any of the above heads.....	1,318	1,368	1,089	1,632
Add for cents.....	3	6	2	4
<b>Total resources.....</b>	<b>\$216,140</b>	<b>\$205,809</b>	<b>\$210,789</b>	<b>\$212,092</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	23,364	23,532	24,097	24,847
Due depositors, not preferred.....	165,018	154,671	158,928	159,336
Other liabilities.....	2,757	2,605	2,762	2,908
Add for cents.....	1	1	2	1
<b>Total liabilities.....</b>	<b>\$216,140</b>	<b>\$205,809</b>	<b>\$210,789</b>	<b>\$212,092</b>

BALDWIN'S BANK OF PENN YAN — PENN YAN

A FLAG ROBSON, *President.*

[127 Main street; organized 1881.]

L. P. NIELSON, *Cashier.*

DIRECTORS.

A. F. ROBSON,

E. R. BORDWELL,

F. M. COLLIN,

O. G. SHEARMAN,

Wm. N. WISE.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$114,958	\$134,793	\$129,592	\$124,677
Private securities, market value.....	118,282	113,645	96,811	91,467
Real estate owned.....	13,725	13,725	17,085	14,585
Mortgages owned.....	141,163	139,363	154,981	159,881
Loans and discounts secured by bond and mtg., deed or other real estate coll.	29,660	34,423	25,323	25,048
Loans and discounts secured by other collateral.....	33,016	35,388	27,966	40,139
Loans, discounts and bills purchased not secured by collateral.....	251,977	277,708	311,257	316,942
Overdrafts.....	410	182	307	203
Dus from trust companies, banks and bankers.....	147,881	149,489	108,172	80,494
Specie.....	9,491	9,150	11,248	11,000
Legal tender notes and notes of national banks.....	36,916	21,085	17,701	14,881
Federal reserve notes.....			3,000	2,000
Cash items.....	731	569	323	820
Assets not included in any of the above heads.....	7,635	7,443	7,127	9,848
Add for cents.....	3	4	4	2
<b>Total resources.....</b>	<b>\$905,848</b>	<b>\$936,967</b>	<b>\$910,897</b>	<b>\$891,987</b>
	<b>LIABILITIES</b>			
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	151,248	150,070	158,257	167,380
Preferred deposits, viz.:				
Deposits by the State of New York.....	40,000	45,000	40,000	31,000
Other deposits secured by pledge of assets.....	9,121	24,694	32,506	14,226
Due depositors, not preferred.....	649,028	657,311	622,479	597,330
Due to trust companies, banks and bankers.....		2,990	1,453	350
Bills payable.....				25,000
Other liabilities.....	6,450	6,900	6,200	6,700
Add for cents.....	1	2	2	1
<b>Total liabilities.....</b>	<b>\$905,848</b>	<b>\$936,967</b>	<b>\$910,897</b>	<b>\$891,987</b>

QUARTERLY STATEMENTS

## THE BALDWINVILLE STATE BANK — BALDWINVILLE

OTIS M. BIGELOW, *President.*

[Oswego street; organized 1875.]

E. H. MARVIN, *Cashier.*

## DIRECTORS.

OTIS M. BIGELOW,

JOHN T. SKINNER,  
L. W. CONNELL,

J. E. CONNELL,

J. CARL CONNELL,  
E. H. MARVIN,

E. G. HEATON.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,000	\$1,000	\$1,000	\$1,000
Private securities, market value.....	9,000	8,300	8,300	8,300
Real estate owned.....	6,095	6,095	6,095	6,095
Mortgages owned.....	84,438	84,188	83,747	82,422
Loans and discounts secured by bond and mtge., deed or other real estate coll.	8,410	8,895	13,494	12,708
Loans and discounts secured by other collateral.....	25,173	21,855	25,728	19,891
Loans, discounts and bills purchased not secured by collateral.....	337,215	339,787	340,458	339,372
Overdrafts.....		18	79	890
Due from trust companies, banks and bankers.....	23,027	42,408	19,675	53,247
Specie.....	1,071	1,026	943	856
Legal tender notes and notes of national banks.....	14,211	13,785	16,752	11,671
Cash items.....	41	1,186	1,748	759
Assets not included in any of the above heads.....	6,000	6,000	5,000	5,000
Add for cents.....	3	3	3	4
<b>Total resources.....</b>	<b>\$515,684</b>	<b>\$534,546</b>	<b>\$523,022</b>	<b>\$542,215</b>
LIABILITIES				
Capital.....	\$60,000	\$60,000	\$60,000	\$60,000
Surplus, including all undivided profits (market value).....	49,329	52,420	52,050	55,041
Due depositors, not preferred.....	393,355	404,110	387,170	404,173
Due to trust companies, banks and bankers.....		15	801	
Bills payable.....	10,000	15,000	20,000	20,000
Other liabilities.....	3,000	3,000	3,000	3,000
Add for cents.....		1	1	1
<b>Total liabilities.....</b>	<b>\$515,684</b>	<b>\$534,546</b>	<b>\$523,022</b>	<b>\$542,215</b>



THE BANK OF AMERICA — NEW YORK CITY

WM. H. PERKINS, *President.*

[44-46 Wall street; organized 1852.]

WALTER M. BENNET, *Cashier.*

DIRECTORS.

WALTER M. BENNET,

AUGUSTUS D. JULLIARD,  
WM. R. PETERS,

WM. H. PERKINS,  
JAMES N. JARVIE,

CORNELIUS N. BLISS,  
DALLAS B. PRATT,

JAMES N. WALLACE.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$104,545	\$106,535	\$81,600	\$21,400
Private securities, market value.....	2,818,129	3,572,001	4,152,000	4,522,009
Real estate owned.....	900,000	900,000	900,000	900,000
Loans and discounts secured by bond and mtge., deed or other real estate coll.	5,000	5,000	5,000	5,000
Loans and discounts secured by other collateral.....	12,375,903	12,744,421	14,229,130	17,897,197
Loans, discounts and bills purchased not secured by collateral.....	11,465,873	11,611,697	11,020,978	8,966,829
Overdrafts.....	2,485	1,769	2,904	3,761
Due from trust companies, banks and bankers.....	591,944	930,966	811,282	908,939
Specie.....	4,830,470	4,814,364	4,605,798	4,231,924
Legal tender notes and notes of national banks.....	1,984,808	1,220,718	1,609,880	1,601,378
Federal reserve notes.....			30,500	41,000
Cash items.....	8,287,238	6,751,820	9,896,979	3,139,000
Customers' liability on acceptances (per contra, see liabilities).....				125,000
Assets not included in any of the above heads.....	104,400	81,300	82,300	86,400
Add for cents.....	3	4	3	4
<b>Total resources.....</b>	<b>\$43,470,798</b>	<b>\$42,740,595</b>	<b>\$47,428,354</b>	<b>\$42,449,841</b>
LIABILITIES				
Capital.....	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits (market value).....	6,328,820	6,194,037	6,239,747	6,118,705
Preferred deposits, viz.: Due New York State savings banks.....	4,947,093	4,582,934	4,911,482	4,357,969
Due depositors, not preferred.....	19,450,257	19,674,958	23,678,337	17,277,091
Due to trust companies, banks and bankers.....	11,182,196	10,750,265	11,058,386	13,004,190
Ac'pt'ces of drafts payable at a future date or author'd by comm'l letters of cred.				125,000
Other liabilities.....	62,429	33,400	40,400	66,882
Add for cents.....	3	1	2	4
<b>Total liabilities.....</b>	<b>\$43,470,798</b>	<b>\$42,740,595</b>	<b>\$47,428,354</b>	<b>\$42,449,841</b>

QUARTERLY STATEMENTS

# BANK OF AMITYVILLE — AMITYVILLE

SOLOMON KETCHAM, *President.*

[Broadway; organized 1891.]

CHAS. O. IRELAND, *Cashier.*

SOLOMON KETCHAM,  
MILFORD H. KETCHAM,

SAMUEL P. HILDRETH,  
ABNER B. INGLEE,

ELMER W. DAVIS,  
CHARLES O. IRELAND,  
ORVILLE J. WILSEY.

GILBERT P. WILLIAMS,  
MILLARD F. GRIFFITHS,

FREDERICK B. POWELL,  
CHARLES S. WILMARTH,

## DIRECTORS.

122

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$26,755	\$26,565	\$26,555	\$26,040
Private securities, market value.....	87,267	87,850	120,972	141,721
Real estate owned.....	29,101	30,700	31,900	32,388
Mortgages owned.....	43,750	43,750	41,750	41,750
Loans and discounts secured by bond and mtge., deed or other real estate coll.	13,897	15,389	16,386	11,584
Loans and discounts secured by other collateral.....	39,063	35,165	41,966	43,159
Loans, discounts and bills purchased not secured by collateral.....	154,660	147,495	162,754	149,426
Overdrafts.....	701	309	423	184
Due from trust companies, banks and bankers.....	36,666	37,074	51,280	26,435
Specie.....	3,800	4,363	4,097	5,759
Legal tender notes and notes of national banks.....	16,088	15,792	12,947	10,979
Cash items.....	95	459	106	.....
Assets not included in any of the above heads.....	10,966	10,428	11,139	11,402
Add for cents.....	3	4	5	4
<b>Total resources.....</b>	<b>\$462,812</b>	<b>\$455,343</b>	<b>\$522,280</b>	<b>\$500,831</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	57,633	59,145	58,908	61,413
Preferred deposits, viz.:				
Deposits by the State of New York.....	15,000	15,000	15,000	15,000
Other deposits secured by pledge of assets.....	.....	2,514	1,970	1,520
Deposits otherwise preferred.....	2,473	.....	.....	.....
Due depositors, not preferred.....	341,105	352,482	419,901	396,397
Bills payable.....	20,000	.....	.....	.....
Other liabilities.....	1,600	1,200	1,500	1,500
Add for cents.....	1	2	1	1
<b>Total liabilities.....</b>	<b>\$462,812</b>	<b>\$455,343</b>	<b>\$522,280</b>	<b>\$500,831</b>

BANK OF ANGELICA — ANGELICA

A. H. HOOKER, *President.*

[Main street; organized 1890.]

J. H. ROOK, *Cashier.*

DIRECTORS.

A. H. HOOKER,

D. D. DICKSON,

J. S. ROCKWELL,

J. H. ROOK,

W. F. LILLY.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$11,200	\$11,200	\$11,150	\$11,100
Private securities, market value.....	12,800	13,100	13,600	13,800
Real estate owned.....	5,600	8,100	8,100	8,100
Mortgages owned.....	2,360	.....	.....	.....
Loans and discounts secured by bond and mtg., deed or other real estate coll.	15,789	15,789	15,789	15,789
Loans and discounts secured by other collateral.....	44,288	45,032	36,288	44,571
Loans, discounts and bills purchased not secured by collateral.....	101,351	103,062	109,482	105,141
Overdrafts.....	471	487	990	1,214
Due from trust companies, banks and bankers.....	27,044	28,783	34,737	22,767
Specie.....	9,046	10,438	7,756	11,451
Legal tender notes and notes of national banks.....	1,765	1,935	1,565	2,435
Cash items.....	819	415	206	1,225
Assets not included in any of the above heads.....	1,575	1,625	1,575	1,445
Add for cents.....	3	3	3	2
<b>Total resources.....</b>	<b>\$234,111</b>	<b>\$239,969</b>	<b>\$241,241</b>	<b>\$239,040</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	28,181	27,219	29,382	29,796
Due depositors, not preferred.....	179,913	186,736	185,888	183,299
Other liabilities.....	1,016	1,013	970	943
Add for cents.....	1	1	1	2
<b>Total liabilities.....</b>	<b>\$234,111</b>	<b>\$239,969</b>	<b>\$241,241</b>	<b>\$239,040</b>

QUARTERLY STATEMENTS

BANK OF ANGOLA — ANGOLA

W. W. CHAMBERLAIN, *President.*

[Commercial street; organized 1906.]

GEO. L. PECK, *Cashier.*

DIRECTORS.

W. W. CHAMBERLAIN,  
BION E. SMITH,

JULIUS M. SCHWERT,  
E. L. BENJAMIN,

JOHN C. GLAS,

ALLEN J. BUNDY,  
SAMUEL E. LYTH,

GEO. A. BRITTING,  
A. F. SCHULTZ.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$49,550	\$43,718	\$38,826	\$39,076
Real estate owned.....	4,000	4,000	4,000	4,000
Mortgages owned.....	13,550	8,550	8,450	8,828
Loans and discounts secured by bond and mtge., deed or other real estate coll.	29,102	26,324	26,558	29,491
Loans and discounts secured by other collateral.....	27,627	26,200	23,622	24,918
Loans, discounts and bills purchased not secured by collateral.....	112,456	116,751	126,861	120,693
Overdrafts.....	108	12	28	253
Due from trust companies, banks and bankers.....	16,591	18,684	14,165	55,874
Specie.....	4,507	6,465	6,866	8,869
Legal tender notes and notes of national banks.....	3,089	5,345	4,995	6,220
Federal reserve notes.....			115	160
Cash items.....	776	434	304	157
Assets not included in any of the above heads.....	1,264	1,140	778	1,252
Add for cents.....	2	3	4	4
<b>Total resources.....</b>	<b>\$262,622</b>	<b>\$257,626</b>	<b>\$255,572</b>	<b>\$299,795</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	32,270	33,960	34,010	37,099
Preferred deposits, viz.:				
Deposits by the State of New York.....	13,000	13,000	13,000	13,000
Other deposits secured by pledge of assets.....		15,000	15,000	15,000
Due depositors, not preferred.....	191,042	169,143	160,621	208,135
Due to trust companies, banks and bankers.....			1,267	
Bills payable.....			5,000	
Other liabilities.....	1,310	1,523	1,673	1,561
Add for cents.....			1	
<b>Total liabilities.....</b>	<b>\$262,622</b>	<b>\$257,626</b>	<b>\$255,572</b>	<b>\$299,795</b>

# BANK OF ANTWERP — ANTWERP

WILLARD S. AUGSBURY, *President.*

[Main street; organized 1910.]

F. B. WHEELER, *Cashier.*

## DIRECTORS.

WILLARD S. AUGSBURY,  
FRANK J. BAUMERT,

ELBERT C. HUNT,  
GAYLORD W. HALL,

ALEXANDER COPLEY,  
CHAS. E. MARSH,

GEO. E. BAILEY,  
F. B. WHEELER,

CHAS. H. WILLARD.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,000	\$1,000	\$1,000	\$1,000
Private securities, market value.....	109,883	104,888	67,405	66,800
Real estate owned.....	3,900	3,900	3,900	3,900
Mortgages owned.....	12,300	11,900	14,700	14,700
Loans and discounts secured by bond and mtge., deed or other real estate coll.	8,400	12,000	12,000	15,000
Loans and discounts secured by other collateral.....	17,094	15,844	26,099	32,440
Loans, discounts and bills purchased not secured by collateral.....	59,518	66,207	76,568	87,355
Overdrafts.....	51	240	227	115
Due from trust companies, banks and bankers.....	16,653	14,075	44,211	23,644
Specie.....	4,560	4,943	3,014	3,138
Legal tender notes and notes of national banks.....	1,095	1,219	3,855	1,841
Cash items.....	1,221	147	42	68
Assets not included in any of the above heads.....	2,700	2,954	3,735	3,192
Add for cents.....	2	3	3	2
<b>Total resources.....</b>	<b>\$238,377</b>	<b>\$239,320</b>	<b>\$256,759</b>	<b>\$253,195</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	18,591	18,630	18,898	21,407
Due depositors, not preferred.....	139,842	176,605	188,569	201,809
Due to trust companies, banks and bankers.....	1,479	.....	2,568	673
Bills payable.....	.....	15,000	15,000	.....
Other liabilities.....	3,463	4,081	6,723	4,304
Add for cents.....	2	1	1	2
<b>Total liabilities.....</b>	<b>\$238,377</b>	<b>\$239,320</b>	<b>\$256,759</b>	<b>\$253,195</b>

QUARTERLY STATEMENTS

## THE BANK OF ATTICA — ATTICA

C. B. BENEDICT, *President.*

[Main and Market streets; organized 1890.]

R. E. SLACK, *Cashier.*

## DIRECTORS.

C. B. BENEDICT,

C. J. DANLEY,

W. E. HOPKINS,

ARTHUR L. YOUNG,

JOHN M. BRYSON.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,000	\$1,000	\$1,000	\$69,434
Private securities, market value.....	79,094	79,779	74,629	1,000
Real estate owned.....	6,184	6,184	6,184	6,000
Mortgages owned.....	57,822	60,064	67,064	60,564
Loans and discounts secured by bond and mtge., deed or other real estate coll.	8,450	17,659	17,753	12,400
Loans and discounts secured by other collateral.....	14,535	14,876	13,065	10,120
Loans, discounts and bills purchased not secured by collateral.....	175,975	183,617	204,303	215,030
Overdrafts.....	903	626	149	57
Due from trust companies, banks and bankers.....	50,852	36,061	25,469	32,575
Specie.....	7,730	8,246	7,281	7,249
Legal tender notes and notes of national banks.....	7,637	5,155	6,158	5,381
Federal reserve notes.....			2,000	1,500
Cash items.....	1,516	1,163	1,454	1,819
Assets not included in any of the above heads.....	7,572	9,746	7,336	7,979
Add for cents.....	5	4	6	4
<b>Total resources.....</b>	<b>\$419,275</b>	<b>\$424,180</b>	<b>\$433,851</b>	<b>\$431,112</b>
<b>LIABILITIES</b>				
Capital.....	\$40,000	\$40,000	\$40,000	\$40,000
Surplus, including all undivided profits (market value).....	26,549	30,766	30,927	25,530
Due depositors, not preferred.....	348,414	349,563	327,098	327,751
Bills payable.....			33,000	35,000
Other liabilities.....	4,311	3,850	2,825	2,830
Add for cents.....	1	1	1	1
<b>Total liabilities.....</b>	<b>\$419,275</b>	<b>\$424,180</b>	<b>\$433,851</b>	<b>\$431,112</b>

BANK OF AUSABLE FORKS, N. Y.—AUSABLE FORKS

E. W. FEATHERSTON, *President.*

[Main street; organized 1910.]

V. K. MOORE, *Cashier.*

DIRECTORS.

E. W. FEATHERSTON,  
W. A. MCKENZIE,

S. G. PRIME,  
V. K. MOORE,  
J. A. EMERSON,

L. F. ROBERT,  
O. E. GARSO,  
G. H. SMITH,

T. E. BOMBARD,  
R. T. MACE,  
J. W. NYE,

E. W. PARKER,  
R. L. TRUMBULL.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$8,000	\$8,000	\$8,000	\$8,000
Private securities, market value.....	77,707	74,689	68,689	68,689
Mortgages owned.....	19,950	16,235	16,747	16,747
Loans and discounts secured by bond and mtge., deed or other real estate coll. .	11,400	14,532	15,900	17,400
Loans and discounts secured by other collateral.....	60,587	45,370	57,773	56,932
Loans, discounts and bills purchased not secured by collateral.....	172,726	221,313	225,125	211,874
Overdrafts.....	132	348	94	2
Due from trust companies, banks and bankers.....	21,703	16,770	11,811	42,965
Specie.....	1,626	1,676	1,642	1,976
Legal tender notes and notes of national banks.....	21,508	19,835	23,103	22,280
Assets not included in any of the above heads.....	6,540	6,536	5,950	6,460
Add for cents.....	2	2	2	4
<b>Total resources.....</b>	<b>\$401,881</b>	<b>\$425,306</b>	<b>\$434,836</b>	<b>\$453,329</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	25,614	27,634	29,020	26,373
Preferred deposits, viz.:				
Deposits by the State of New York.....	18,000	18,000	18,000	18,000
Other deposits secured by pledge of assets.....	5,178	5,250	5,250	5,250
Due depositors, not preferred.....	298,951	319,819	328,537	348,366
Other liabilities.....	4,136	4,552	4,028	5,338
Add for cents.....	2	1	1	2
<b>Total liabilities.....</b>	<b>\$401,881</b>	<b>\$425,306</b>	<b>\$434,836</b>	<b>\$453,329</b>

QUARTERLY STATEMENTS

## BANK OF AVOCA — AVCCA

GEO. C. SILSBEE, *President.*

[60 Main street; organized 1901.]

WARREN H. LEE, *Cashier.*

## DIRECTORS.

GEO. C. SILSBEE,  
H. WILMOT SMITH,A. F. LEE,  
WARREN H. LEE,

H. T. BAIRD,

F. E. JOHNSON,  
S. M. ALMY,D. F. RUNDELL,  
F. L. ARNOLD.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$28,572	\$28,522	\$30,927	\$30,927
Private securities, market value.....	44,425	44,225	44,070	47,791
Real estate owned.....	2,000	2,000	2,000	2,000
Mortgages owned.....	11,773	11,173	11,673	12,073
Loans and discounts secured by bond and mtge., deed or other real estate coll. .	6,900	8,800	7,800	8,300
Loans and discounts secured by other collateral.....	28,250	27,500	23,000	18,000
Loans, discounts and bills purchased not secured by collateral.....	109,442	107,626	108,932	105,391
Overdrafts.....	165	31	307	55
Due from trust companies, banks and bankers.....	40,370	43,720	46,993	59,706
Specie.....	6,656	4,508	4,443	5,803
Legal tender notes and notes of national banks.....	3,679	5,790	5,772	3,627
Cash items.....				5
Assets not included in any of the above heads.....	2,000	2,000	2,000	2,000
Add for cents.....	2	1	3	3
<b>Total resources.....</b>	<b>\$284,234</b>	<b>\$285,896</b>	<b>\$287,920</b>	<b>\$295,681</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	33,940	33,721	35,621	36,441
Preferred deposits, viz.:				
Due New York State savings and loan ass'ns, credit unions and land bank.....		387	2,088	3,346
Other deposits secured by pledge of assets.....	5,727	5,802	5,802	5,649
Due depositors, not preferred.....	213,597	216,985	215,409	221,244
Other liabilities.....	5,969	4,000	4,000	4,000
Add for cents.....	1	1		1
<b>Total liabilities.....</b>	<b>\$284,234</b>	<b>\$285,896</b>	<b>\$287,920</b>	<b>\$295,681</b>



# BANK OF BABYLON — BABYLON

JOHN R. HIGBIE, *President.*

[Deer Park avenue; organized 1913.]

EMSLIE J. HEARTT, *Cashier.*

## DIRECTORS.

JOHN R. HIGBIE,  
THOMAS F. TIERNEY,

ALBERT D. HAFF,  
J. CLINTON ROBBINS,

JAMES W. EATON,  
HENRY S. BLACHLY,

JOHN H. ARINK,  
EUGENE P. SMITH,

WM. E. MAGEE,  
WM. GEIGER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$997	\$1,010	\$1,005	\$14,541
Private securities, market value.....	67,579	67,729	72,648	74,855
Mortgages owned.....	12,680	10,990	14,400	16,310
Loans and discounts secured by bond and mtge., deed or other real estate coll.	1,018	850	352	.....
Loans and discounts secured by other collateral.....	6,724	7,656	5,905	4,788
Loans, discounts and bills purchased not secured by collateral.....	40,087	38,278	32,915	34,559
Overdrafts.....	92	51	7	5
Due from trust companies, banks and bankers.....	28,147	12,183	31,176	22,745
Specie.....	7,765	7,775	8,912	8,259
Legal tender notes and notes of national banks.....	3,500	3,370	2,655	3,140
Federal reserve notes.....	.....	.....	560	385
Cash items.....	223	108	74	45
Assets not included in any of the above heads.....	4,102	3,677	4,063	4,322
Add for cents.....	5	3	3	4
<b>Total resources.....</b>	<b>\$172,919</b>	<b>\$153,680</b>	<b>\$174,675</b>	<b>\$183,958</b>
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	12,451	12,445	13,118	12,649
Due depositors, not preferred.....	109,938	90,703	110,976	120,767
Other liabilities.....	528	531	580	541
Add for cents.....	2	1	1	1
<b>Total liabilities.....</b>	<b>\$172,919</b>	<b>\$153,680</b>	<b>\$174,675</b>	<b>\$183,958</b>

QUARTERLY STATEMENTS

## BANK OF BATAVIA — BATAVIA

DANIEL W. TOMLINSON, *President.*

[69 Main street; organized 1876.]

HOLDEN T. MILLER, *Cashier.*

## DIRECTORS.

HOLDEN T. MILLER,

SIDNEY A. SHERWIN,

ARTHUR G. HOUGH,

DANIEL W. TOMLINSON,

NEWELL K. CONE.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$163,300	\$139,700	\$107,300	\$107,200
Private securities, market value.....	59,150	26,900	54,400	53,800
Real estate owned.....	27,340	27,340	27,340	27,340
Mortgages owned.....	99,366	103,621	101,831	98,836
Loans and discounts secured by bond and mtge., deed or other real estate col.	346,570	351,955	340,013	360,120
Loans and discounts secured by other collateral.....	552,508	556,698	511,476	531,891
Loans, discounts and bills purchased not secured by collateral.....	951,979	955,165	910,054	930,082
Overdrafts.....	2,997	3,114	1,667	1,757
Due from trust companies, banks and bankers.....	148,065	201,728	186,204	167,223
Specie.....	8,422	9,431	10,893	11,233
Legal tender notes and notes of national banks.....	84,206	79,426	72,821	73,708
Federal reserve notes.....			500	500
Cash items.....	5,822	4,537	2,272	3,258
Assets not included in any of the above heads.....	27,500	26,500	21,500	21,500
Add for cents.....	4	3	4	4
<b>Total resources.....</b>	<b>\$2,477,229</b>	<b>\$2,486,118</b>	<b>\$2,348,275</b>	<b>\$2,388,452</b>
<b>LIABILITIES</b>				
Capital.....	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits (market value).....	218,808	211,202	204,922	214,254
Preferred deposits, viz.:				
Deposits by the State of New York.....	25,000	25,000	25,000	17,000
Other deposits secured by pledge of assets.....	65,873	67,460	63,527	66,423
Due depositors, not preferred.....	1,899,362	1,943,635	1,877,150	1,852,293
Due to trust companies, banks and bankers.....	2,184	3,820	3,674	4,480
Bills payable.....	90,000	60,000		60,000
Other liabilities.....	26,000	25,000	24,000	24,000
Add for cents.....	2	1	2	2
<b>Total liabilities.....</b>	<b>\$2,477,229</b>	<b>\$2,486,118</b>	<b>\$2,348,275</b>	<b>\$2,388,452</b>

# BANK OF BELFAST — BELFAST

N. C. SAUNDERS, *President.*

[Main street; organized 1914.]

W. B. MANLEY, *Cashier.*

## DIRECTORS.

N. C. SAUNDERS,  
J. H. MEINEKA,

J. S. SMITH,  
A. E. PERRY,

PETER B. LOFTIS,

W. B. MANLEY,  
W. J. FOX.

J. EATON KINNEY,  
R. P. ROSS.

QUARTERLY STATEMENTS

131

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$21,737	\$36,718	\$40,718	\$45,218
Private securities, market value.....	76,827	72,852	68,627	64,862
Real estate owned.....	9,186	9,186	9,100	9,100
Mortgages owned.....	22,736	18,736	21,736	21,736
Loans and discounts secured by bond and mtg., deed or other real estate col. . .	946	1,001	812	812
Loans and discounts secured by other collateral.....	40,521	32,961	26,382	31,955
Loans, discounts and bills purchased not secured by collateral.....	109,660	119,831	142,102	127,111
Overdrafts.....	28	96	45	326
Due from trust companies, banks and bankers.....	67,306	49,301	54,211	68,213
Specie.....	14,754	14,420	13,794	14,826
Legal tender notes and notes of national banks.....	3,935	3,415	1,990	2,300
Cash items.....	1,083	47	793	57
Assets not included in any of the above heads.....	2,536	2,775	3,076	3,987
Add for cents.....	5	4	5	5
<b>Total resources.....</b>	<b>\$371,260</b>	<b>\$361,343</b>	<b>\$383,391</b>	<b>\$390,508</b>
<b>LIABILITIES</b>				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value).....	48,574	46,990	45,871	48,202
Preferred deposits, viz.: Deposits by the State of New York.....			15,000	15,000
Due depositors, not preferred.....	290,059	279,697	286,912	291,116
Due to trust companies, banks and bankers.....	326	224	586	567
Other liabilities.....	2,300	4,431	5,021	5,621
Add for cents.....	1	1	1	2
<b>Total liabilities.....</b>	<b>\$371,260</b>	<b>\$361,343</b>	<b>\$383,391</b>	<b>\$390,508</b>

THE BANK OF BUFFALO — BUFFALO

ELLIOTT C. McDOUGAL, *President.*

[234-236 Main street; organized 1873.]

JOHN L. DANIELS, *Cashier*

DIRECTORS.

JOHN L. DANIELS,  
ROBERT K. ROOT,

GEO. J. HAGER,  
LAURENCE D. RUMSEY,

GEO. J. HOWARD,  
CHARLES KENNEDY,

CARLTON M. SMITH,  
ELLIOTT C. McDOUGAL,

GEO. URBAN, JR.  
EDWARD H. BUTLER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$206,015	\$236,955	\$482,331	\$602,378
Private securities, market value.....	3,183,219	3,061,383	3,708,037	4,292,690
Real estate owned.....	200,000	200,000	200,000	200,000
Mortgages owned.....	9,000	9,000	7,000	7,000
Loans and discounts secured by bond and mtge., deed or other real estate col.	203,710	201,371	225,829	270,821
Loans and discounts secured by other collateral.....	3,786,640	4,783,625	4,570,169	4,301,146
Loans, discounts and bills purchased not secured by collateral.....	5,884,787	5,774,894	5,601,107	5,886,859
Overdrafts.....	239	361	374	33
Due from trust companies, banks and bankers.....	2,170,970	2,368,948	3,378,434	2,894,339
Specie.....	404,605	579,911	504,186	327,379
Legal tender notes and notes of national banks.....	222,353	380,670	309,340	379,538
Federal reserve notes.....			7,350	7,278
Cash items.....	105,560	109,403	146,907	140,018
Assets not included in any of the above heads.....	54,761	63,906	85,323	93,956
Add for cents.....	4	6	5	3
<b>Total resources.....</b>	<b>\$16,431,863</b>	<b>\$17,770,433</b>	<b>\$19,226,392</b>	<b>\$19,403,438</b>
<b>LIABILITIES</b>				
Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	1,589,339	1,509,295	1,575,967	1,517,790
Preferred deposits, viz.:				
Due New York State savings banks.....	780,306	1,341,873	1,328,777	1,279,474
Due New York State sav. and loan ass'ns, credit unions and land bank.....	12,149	9,669	12,293	10,795
Deposits by the State of New York.....	535,000	535,000	545,000	460,000
Deposits by the Superintendent of Banks of the State of New York.....	28,789	10,000	10,000	10,000
Due depositors, not preferred.....	8,911,723	9,299,943	9,661,369	10,559,582
Due to trust companies, banks and bankers.....	3,437,581	3,942,220	4,952,318	4,422,775
Other liabilities.....	136,973	122,430	140,666	143,021
Add for cents.....	3	3	2	1
<b>Total liabilities.....</b>	<b>\$16,431,863</b>	<b>\$17,770,433</b>	<b>\$19,226,392</b>	<b>\$19,403,438</b>

THE BANK OF CAPE VINCENT — CAPE VINCENT

J. W. CORNAIRE, *President.*

[Broadway; organized 1885.]

S. S. BLOCK, *Cashier.*

DIRECTORS.

W. A. CASLER,

E. S. BLOCK,

W. F. CLARK,

J. W. CORNAIRE,

S. S. BLOCK.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,200	\$1,200		
Private securities, market value.....	950	950		
Real estate owned.....	2,500	2,500		
Mortgages owned.....	9,350	9,300		
Loans and discounts secured by bond and mtge., deed or other real estate col.	13,539	8,947		
Loans and discounts secured by other collateral.....	8,476	11,798		
Loans, discounts and bills purchased not secured by collateral.....	35,843	38,265		
Overdrafts.....	1,182	729		
Due from trust companies, banks and bankers.....	13,798	7,591		
Specie.....	3,771	3,840		
Legal tender notes and notes of national banks.....	1,210	1,247		
Cash items.....	180	82		
Assets not included in any of the above heads.....	300	100		
Add for cents.....	4	1		
<b>Total resources.....</b>	<b>\$92,303</b>	<b>\$86,550</b>		
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000		
Surplus, including all undivided profits (market value).....	16,600	14,306		
Due depositors, not preferred.....	50,079	44,587		
Due to trust companies, banks and bankers.....	22	206		
Rediscounts.....		1,800		
Other liabilities.....	600	650		
Add for cents.....	2	1		
<b>Total liabilities.....</b>	<b>\$92,303</b>	<b>\$86,550</b>		

QUARTERLY STATEMENTS

# BANK OF CATTARAUGUS — CATTARAUGUS

H. C. RICH, *President.*

[Main street; organized 1892.]  
DIRECTORS.

F. E. JOHNSON, *Cashier.*

D. F. RUNDALL,  
H. W. HINMAN,

MILTON LITTLE,  
G. A. MATTESON,

WARREN H. LEE,

HERBERT C. RICH,  
E. O. WILLSON,

J. J. MCCARTHY,  
F. E. JOHNSON.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$222,680	\$215,630	\$211,130	\$216,610
Private securities, market value.....	49,270	43,695	41,695	41,635
Real estate owned.....	12,500	12,500	12,500	12,500
Mortgages owned.....	19,100	17,950	16,850	14,150
Loans and discounts secured by bond and mtge., deed or other real estate col.	55,000	53,000	50,000	55,000
Loans and discounts secured by other collateral.....	45,000	45,000	45,000	56,000
Loans, discounts and bills purchased not secured by collateral.....	348,209	348,870	343,825	330,768
Overdrafts.....	.....	163	.....	11
Due from trust companies, banks and bankers.....	91,186	66,808	90,227	108,620
Specie.....	34,311	31,293	30,010	29,833
Legal tender notes and notes of national banks.....	15,000	15,000	22,000	20,000
Federal reserve notes.....	.....	.....	500	800
Assets not included in any of the above heads.....	2,000	2,000	2,000	2,000
Add for cents.....	1	2	1	1
<b>Total resources.....</b>	<b>\$894,257</b>	<b>\$851,911</b>	<b>\$865,738</b>	<b>\$887,928</b>
<b>LIABILITIES</b>				
Capital.....	\$33,000	\$33,000	\$33,000	\$33,000
Surplus, including all undivided profits (market value).....	147,648	148,168	147,803	156,455
Preferred deposits, viz.:				
Due New York State savings and loan ass'ns, credit unions and land bank.....	17,667	11,952	16,077	10,044
Deposits by the State of New York.....	24,000	24,000	24,000	14,000
Other deposits secured by pledge of assets.....	275	279	279	283
Due depositors, not preferred.....	654,849	594,791	627,127	656,313
Due to trust companies, banks and bankers.....	151	12,548	.....	348
Bills payable.....	.....	10,000	.....	.....
Other liabilities.....	16,664	17,170	17,450	17,483
Add for cents.....	3	3	2	2
<b>Total liabilities.....</b>	<b>\$894,257</b>	<b>\$851,911</b>	<b>\$865,738</b>	<b>\$887,928</b>

THE BANK OF CINCINNATUS — CINCINNATUS

B. R. CORNING, *President.*

[Organized 1899.]

GEO. A. HASKINS, *Cashier.*

DIRECTORS.

B. R. CORNING,

GEO. A. HASKINS,

J. BELLE HASKINS,

MARY C. MINER,

MAUDE L. CORNING.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$17,212	\$12,143	\$12,150	\$12,170
Private securities, market value.....	36,520	36,621	36,687	46,312
Mortgages owned.....	46,181	45,693	46,500	47,800
Loans and discounts secured by bond and mtge., deed or other real estate col.	2,678	.....	.....	300
Loans and discounts secured by other collateral.....	3,060	3,625	565	.....
Loans, discounts and bills purchased not secured by collateral.....	147,136	156,783	164,049	164,556
Overdrafts.....	403	301	559	880
Due from trust companies, banks and bankers.....	42,009	15,886	37,068	37,418
Specie.....	.....	9,163	6,217	7,109
Legal tender notes and notes of national banks.....	11,455	2,435	1,680	1,716
Assets not included in any of the above heads.....	2,648	2,523	3,055	3,448
Add for cents.....	2	3	5	2
<b>Total resources.....</b>	<b>\$309,302</b>	<b>\$285,176</b>	<b>\$308,535</b>	<b>\$321,711</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	51,948	53,340	52,965	54,818
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	37	38	38	.....
Due depositors, not preferred.....	229,196	203,768	227,413	238,595
Other liabilities.....	3,119	3,029	3,118	3,298
Add for cents.....	2	1	1	.....
<b>Total liabilities.....</b>	<b>\$309,302</b>	<b>\$285,176</b>	<b>\$308,535</b>	<b>\$321,711</b>

QUARTERLY STATEMENTS

# BANK OF CONEY ISLAND — CONEY ISLAND

WM. J. WARD, *President.*

[Surf avenue; organized 1909.]

G. H. MAILEY, *Cashier.*

## DIRECTORS.

CHAS. G. BALMANNO,  
P. I. NASH,  
WM. C. COURTNEY,

WM. A. NORWOOD,  
CHAS. L. FELTMAN,

STEPHEN E. JACKMAN,  
RICHARD GARMS,

JAMES T. KENT,  
WM. J. WARD,

FRED W. KISTER,  
JAMES M. GRAY,  
LEWIS M. POTTER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$52,516	\$52,689	\$52,777	\$46,815
Private securities, market value.....	267,530	209,568	264,387	501,879
Real estate owned.....	22,126	22,126	22,126	22,126
Mortgages owned.....	7,800	7,800	7,800	7,800
Loans and discounts secured by bond and mtge., deed or other real estate col.	4,750	7,744	8,350	7,800
Loans and discounts secured by other collateral.....	12,570	12,300	15,870	8,695
Loans, discounts and bills purchased not secured by collateral.....	157,720	154,850	174,500	236,350
Overdrafts.....	197	14	14	51
Due from trust companies, banks and bankers.....	22,548	32,559	100,876	155,484
Specie.....	28,312	16,878	50,286	40,879
Legal tender notes and notes of national banks.....	10,000	15,000	22,000	55,000
Federal reserve notes.....			5,000	4,000
Cash items.....	201	390	647	529
Assets not included in any of the above heads.....	14,493	10,132	12,821	14,041
Add for cents.....	2	4	3	4
<b>Total resources.....</b>	<b>\$600,765</b>	<b>\$542,054</b>	<b>\$737,457</b>	<b>\$1,100,953</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	46,025	47,343	51,409	53,101
Preferred deposits, viz.:				
Due New York State savings banks.....				10,000
Deposits by the State of New York.....	10,000	35,000	23,000	13,000
Other deposits secured by pledge of assets.....	27,945	27,945	27,174	27,516
Due depositors, not preferred.....	401,610	318,366	521,556	882,823
Other liabilities.....	15,185	13,400	14,317	14,513
Add for cents.....			1	
<b>Total liabilities.....</b>	<b>\$600,765</b>	<b>\$542,054</b>	<b>\$737,457</b>	<b>\$1,100,953</b>



BANK OF CORFU — CORFU

CYRUS W. CARRIER, *President.*

[Organized 1908.]  
DIRECTORS.

ALFRED F. BANGERT, *Cashier.*

CYRUS W. CARRIER,  
DALLAS A. SUMNER,

ERNEST T. SUMNER,  
DEFOREST HASKELL,

MICHAEL DILLON,  
LEONARD D. WAGNER,  
ALBERT F. BANGERT,

ORLO W. WRIGHT,  
DAVID J. SCOTT,

JEROME SUMNER,  
PERRY E. WURST.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 23, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$16,151	\$17,113	\$12,089	\$12,089
Private securities, market value.....	52,082	48,580	42,585	40,605
Mortgages owned.....	45,600	47,486	52,211	50,611
Loans and discounts secured by bond and mtg., deed or other real estate col.	15,300	20,966	28,991	29,149
Loans and discounts secured by other collateral.....	19,227	19,904	20,860	18,367
Loans, discounts and bills purchased not secured by collateral.....	124,213	131,622	140,012	150,909
Overdrafts.....	164	290	169	43
Due from trust companies, banks and bankers.....	21,563	42,696	35,881	32,168
Specie.....	6,358	6,567	7,192	7,376
Legal tender notes and notes of national banks.....	3,468	6,905	5,681	5,415
Federal reserve notes.....			500	300
Cash items.....	21			
Assets not included in any of the above heads.....	4,894	2,587	4,545	3,468
Add for cents.....	6	4	2	5
<b>Total resources.....</b>	<b>\$309,047</b>	<b>\$344,720</b>	<b>\$350,718</b>	<b>\$350,505</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	20,618	20,126	19,853	23,413
Preferred deposits, viz.:				
Deposits by the State of New York.....	10,000	10,000	10,000	10,000
Other deposits secured by pledge of assets.....	194	192	192	195
Due depositors, not preferred.....	249,186	287,551	289,072	289,150
Other liabilities.....	4,048	1,850	6,600	2,745
Add for cents.....	1	1	1	2
<b>Total liabilities.....</b>	<b>\$309,047</b>	<b>\$344,720</b>	<b>\$350,718</b>	<b>\$350,505</b>

QUARTERLY STATEMENTS

## BANK OF DELAVAN — DELAVAN

R. C. PINGREY, *President.*

[Main street; organized 1913.]

C. A. METCALF, *Cashier.*

## DIRECTORS.

R. C. PINGREY,  
L. G. JONES,E. S. OYER,  
J. O. WALLDORFF,

V. R. LYNDE,

J. B. HOWE,  
J. F. SPROUL,C. S. PERSONS,  
C. A. METCALF.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$18,450	\$10,750	\$5,750	\$5,750
Real estate owned.....	1,000	1,000	1,000	1,000
Loans and discounts secured by bond and mtg., deed or other real estate col.	3,200	3,200	4,575	5,875
Loans and discounts secured by other collateral.....	13,829	14,169	13,329	12,314
Loans, discounts and bills purchased not secured by collateral.....	68,755	67,830	76,475	80,981
Overdrafts.....		6	19	325
Due from trust companies, banks and bankers.....	10,767	12,322	15,661	20,737
Specie.....	974	755	1,285	772
Legal tender notes and notes of national banks.....	2,775	3,454	1,334	2,563
Federal reserve notes.....			185	215
Cash items.....	682			
Assets not included in any of the above heads.....	1,950	2,030	1,741	1,749
Add for cents.....	2	3	2	3
<b>Total resources.....</b>	<b>\$122,324</b>	<b>\$115,519</b>	<b>\$121,356</b>	<b>\$132,284</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	5,716	5,981	6,383	7,040
Preferred deposits, viz.:				
Deposits by the State of New York.....			7,000	7,000
Due depositors, not preferred.....	90,957	80,838	82,248	92,518
Bills payable.....		3,000		
Other liabilities.....	650	700	725	725
Add for cents.....	1			1
<b>Total liabilities.....</b>	<b>\$122,324</b>	<b>\$115,519</b>	<b>\$121,356</b>	<b>\$132,284</b>

THE BANK OF EAST AURORA — EAST AURORA

HENRY H. PERSONS, *President.*

[656 Main street; organized 1882.]

GEORGE D. BRIGGS, *Cashier.*

DIRECTORS.

ASHER B. EMERY,  
MICHAEL D. HYMAN,

RICHARD S. PERSONS,  
ARTHUR E. HAMMOND,

JAMES W. PERSONS,

ARTHUR L. MITCHELL,  
JOHN J. SLY,

HENRY H. PERSONS,  
ELWYN A. WARNER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,740	\$1,720	\$1,730	\$1,730
Private securities, market value.....	50,151	48,271	63,140	59,085
Real estate owned.....	24,089	24,089	24,089	24,089
Mortgages owned.....	39,424	39,853	35,896	40,296
Loans and discounts secured by bond and mtge., deed or other real estate col.	80,705	81,270	75,264	66,193
Loans and discounts secured by other collateral.....	158,203	155,681	146,801	167,555
Loans, discounts and bills purchased not secured by collateral.....	277,141	295,694	342,969	324,604
Overdrafts.....	404	46	45	2
Due from trust companies, banks and bankers.....	49,492	65,483	62,600	55,714
Specie.....	16,320	17,507	15,887	16,127
Legal tender notes and notes of national banks.....	8,472	5,620	9,143	9,397
Cash items.....	952	1,285	975	609
Assets not included in any of the above heads.....	8,673	7,078	11,464	8,795
Add for cents.....	6	7	6	5
<b>Total resources.....</b>	<b>\$715,772</b>	<b>\$743,604</b>	<b>\$790,009</b>	<b>\$774,201</b>
<b>LIABILITIES</b>				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value).....	66,849	62,642	68,784	67,381
Preferred deposits, viz.: Deposits by the State of New York.....	10,000	10,000	20,000	15,000
Due depositors, not preferred.....	598,393	633,803	662,409	616,655
Due to trust companies, banks and bankers.....	2,629	2,379	.....	.....
Bills payable.....	.....	.....	.....	40,000
Other liabilities.....	7,899	4,778	8,814	5,163
Add for cents.....	2	2	2	2
<b>Total liabilities.....</b>	<b>\$715,772</b>	<b>\$743,604</b>	<b>\$790,009</b>	<b>\$774,201</b>

QUARTERLY STATEMENTS

## THE BANK OF ELLICOTTVILLE — ELLICOTTVILLE

C. A. CASE, *President.*

[Organized 1891.]

GRANT F. SMITH, *Cashier.*

DIRECTORS.

C. A. CASE,

W. D. WALRATH,  
W. J. WELLER,

J. D. CASE,

IRA T. GLEASON,  
W. W. CLARK.

FRANK FITZPATRICK,

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$12,000	\$10,000	\$10,000	\$10,000
Real estate owned.....	2,600	2,600	2,600	2,600
Mortgages owned.....	27,853	27,853	27,853	27,853
Loans and discounts secured by bond and mtge., deed or other real estate col.	11,116	10,716	10,665	10,665
Loans and discounts secured by other collateral.....	174,090	148,000	118,620	135,261
Loans, discounts and bills purchased not secured by collateral.....	187,612	173,494	202,037	192,931
Overdrafts.....	84	92	.....	253
Due from trust companies, banks and bankers.....	57,142	64,266	79,066	85,633
Specie.....	5,581	5,257	5,775	5,355
Legal tender notes and notes of national banks.....	14,925	18,960	13,646	14,011
Cash items.....	603	129	155	356
Add for cents.....	4	3	2	4
<b>Total resources.....</b>	<b>\$493,610</b>	<b>\$461,370</b>	<b>\$470,419</b>	<b>\$484,922</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	34,340	34,687	37,728	35,942
Due depositors, not preferred.....	409,269	376,683	382,690	398,979
Add for cents.....	1	.....	1	1
<b>Total liabilities.....</b>	<b>\$493,610</b>	<b>\$461,370</b>	<b>\$470,419</b>	<b>\$484,922</b>

# BANK OF EUROPE — NEW YORK CITY

THOS. CAPEK, *President.*

[1429 First avenue; organized 1910.]

MICHAEL PILNACEK, *Vice.-Pres.*

## DIRECTORS.

JOS. APPEL,  
MICHAEL PILNACEK,

FRANK BRODSKY,  
FRANK A. SOVAK,

THOS. CAPEK,

JOHN FICA,  
ALBERT WINTERITZ,

VACLAV NEMECK,  
VINCENT W. WOYTISEK.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$183,246	\$199,958	\$198,660	\$226,963
Private securities, market value.....	480,225	460,707	512,346	571,633
Mortgages owned.....	278,578	293,578	293,578	289,578
Loans and discounts secured by bond and mtge., deed or other real estate col.	34,428	43,395	43,742	50,986
Loans and discounts secured by other collateral.....	96,533	68,970	68,535	131,541
Loans, discounts and bills purchased not secured by collateral.....	783,698	833,853	802,046	699,320
Overdrafts.....	144	6	15	31
Due from trust companies, banks and bankers.....	152,785	125,801	148,646	138,519
Specie.....	190,454	185,136	166,608	165,115
Legal tender notes and notes of national banks.....	48,400	49,458	83,200	81,700
Federal reserve notes.....	.....	.....	1,400	1,500
Cash items.....	136	87	30	86
Assets not included in any of the above heads.....	17,551	15,470	17,207	21,264
Add for cents.....	3	4	3	3
<b>Total resources.....</b>	<b>\$2,266,181</b>	<b>\$2,276,423</b>	<b>\$2,336,016</b>	<b>\$2,378,239</b>
<b>LIABILITIES</b>				
Capital.....	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits (market value).....	56,375	25,188	25,268	24,789
Preferred deposits, viz.:				
Due New York State savings and loan assns., credit unions and land bank.....	.....	573	1,352	232
Deposits otherwise preferred.....	706	.....	.....	.....
Due depositors, not preferred.....	2,028,103	2,084,302	2,128,435	2,185,872
Due to trust companies, banks and bankers.....	3,669	2,972	3,011	1,908
Other liabilities.....	27,326	13,387	27,948	15,437
Add for cents.....	2	1	2	1
<b>Total liabilities.....</b>	<b>\$2,266,181</b>	<b>\$2,276,423</b>	<b>\$2,336,016</b>	<b>\$2,378,239</b>

QUARTERLY STATEMENTS

# BANK OF FARMINGDALE — FARMINGDALE

MARTIN MEYER, *President.*

[Main street; organized 1907.]

PERCY L. HALL, *Cashier.*

## DIRECTORS.

HENRY A. BROWN,  
ALBERT D. HAFF,  
MARTIN MEYER,

EDWARD J. COOPER,  
CHARLES H. JONES,  
CHARLES E. SMITH,

ALEXANDER COBT,  
ABRAHAM O. KARP,  
PERCY L. HALL,

EMIL DEBRODT,  
PETER V. KETCHAM,  
JACOB STEINERT,

HALSTEAD H. FROST, JR.,  
THOS. J. McCORD,  
ALONZO P. WHITSON.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$3,003	\$3,012	\$3,012	\$3,035
Private securities, market value.....	27,226	27,263	28,446	29,638
Real estate owned.....	12,968	12,968	12,968	12,968
Mortgages owned.....	43,500	44,950	47,550	47,700
Loans and discounts secured by bond and mtg., deed or other real estate col.	11,411	11,431	11,431	11,431
Loans and discounts secured by other collateral.....	2,567	5,367	5,418	7,867
Loans, discounts and bills purchased not secured by collateral.....	101,034	105,511	115,003	104,044
Overdrafts.....	41	102	171	138
Due from trust companies, banks and bankers.....	13,027	8,891	8,641	13,674
Specie.....	4,758	6,188	6,026	9,187
Legal tender notes and notes of national banks.....	2,140	3,665	1,920	3,680
Federal reserve notes.....				30
Cash items.....	152	85	39	133
Assets not included in any of the above heads.....	5,785	5,558	5,884	5,579
Add for cents.....	4	3	6	3
<b>Total resources.....</b>	<b>\$227,616</b>	<b>\$234,994</b>	<b>\$246,515</b>	<b>\$249,107</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	10,712	11,336	13,751	15,025
Preferred deposits, viz.:				
Due New York State savings banks.....			5,000	5,000
Deposits by the State of New York.....	8,000	8,000	8,000	8,000
Due depositors, not preferred.....	181,890	187,793	187,908	193,164
Due to trust companies, banks and bankers.....	187	264	3	217
Bills payable.....			5,000	
Other liabilities.....	1,825	2,600	1,852	2,700
Add for cents.....	2	1	1	1
<b>Total liabilities.....</b>	<b>\$227,616</b>	<b>\$234,994</b>	<b>\$246,515</b>	<b>\$249,107</b>

**THE BANK OF FLATBUSH — BROOKLYN**

[885 Flatbush avenue; organized 1904.]

**WM. D. BUCKNER, President.**

**CHARLES STRAUB, Cashier.**

**DIRECTORS.**

**WM. D. BUCKNER,  
FRANK H. NEWCOMB,**

**CHARLES G. BALMANN,  
HENRY HESTERBERG,  
BENJ. H. KNOWLES,**

**WALTER CRITCHLEY,  
CHAS. J. OBERMAYER,  
WALTER B. GUNNISON,**

**JOHN F. JAMES,  
LEWIS H. LOSEE,  
WM. E. HARMON,**

**CLINTON R. JAMES,  
BERNARD H. STERN.**

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value .....	\$112,887	\$112,537	\$113,405	\$113,897
Private securities, market value .....	315,877	262,275	367,946	410,817
Real estate owned .....	29,502	50,762	51,177	50,245
Mortgages owned .....	214,706	225,878	112,433	115,483
Loans and discounts secured by bond and mtg., deed or other real estate col.	57,575	63,283	75,492	76,513
Loans and discounts secured by other collateral .....	69,919	63,371	62,937	65,523
Loans, discounts and bills purchased not secured by collateral .....	142,930	127,073	131,011	134,156
Overdrafts .....	87	37	79	112
Due from trust companies, banks and bankers .....	43,164	108,480	79,620	110,003
Specie .....	11,565	9,163	15,718	6,745
Legal tender notes and notes of national banks .....	84,393	87,660	79,083	57,456
Federal reserve notes .....				14,245
Cash items .....	2,432	2,903	5,182	10,362
Assets not included in any of the above heads .....	50,226	48,943	44,649	45,401
Add for cents .....	5	6	4	6
<b>Total resources .....</b>	<b>\$1,135,268</b>	<b>\$1,162,371</b>	<b>\$1,138,736</b>	<b>\$1,210,964</b>
<b>LIABILITIES</b>				
Capital .....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value) .....	37,307	45,338	41,809	43,018
Preferred deposits, viz.:				
Due New York State savings banks .....	26,111	26,491	26,491	26,948
Due New York State savings and loan assns., credit unions and land bank .....	2,017	2,030		
Deposits by the State of New York .....	26,000	40,000	36,000	17,000
Other deposits secured by pledge of assets .....	5,000		25,000	25,000
Deposits otherwise preferred .....		25,000		
Due depositors, not preferred .....	800,506	887,517	870,324	968,446
Bills payable .....	115,000			
Other liabilities .....	23,325	35,992	39,110	30,550
Add for cents .....	2	3	2	2
<b>Total liabilities .....</b>	<b>\$1,135,268</b>	<b>\$1,162,371</b>	<b>\$1,138,736</b>	<b>\$1,210,964</b>

QUARTERLY STATEMENTS

143

THE BANK OF GENESEE — BATAVIA

[97 Main street; organized 1888.]

W. G. POLLARD, *President.*

W. M. BUCHHOLTZ, *Cashier.*

DIRECTORS.

F. W. BALLARD,  
E. A. FRIEDLEY,  
G. E. PERRIN,

G. E. LOWN,  
F. B. GLEASON,  
W. G. POLLARD,

LOUIS WIARD,  
W. COLLINS CASEY,  
E. D. HICKOX,

G. H. PADDOCK,  
F. J. DECOT,

J. A. HAWKINS,  
J. W. PRATT,  
G. A. FARRALL,

E. P. MOYNIHAN,  
F. W. SIMONDS,  
W. M. BUCHHOLTZ.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$57,000	\$36,707	\$33,885	\$33,885
Private securities, market value.....	11,331	8,324	9,605	9,605
Real estate owned.....	27,900	29,100	29,100	29,100
Mortgages owned.....	26,655	25,555	25,600	25,600
Loans and discounts secured by bond and mtge., deed or other real estate col.	125,965	120,831	126,165	115,115
Loans and discounts secured by other collateral.....	122,068	113,424	112,229	111,794
Loans, discounts and bills purchased not secured by collateral.....	340,646	336,555	351,531	482,947
Overdrafts.....	238	482	941	182
Due from trust companies, banks and bankers.....	42,101	61,216	51,108	42,012
Specie.....	12,166	14,133	14,483	13,564
Legal tender notes and notes of national banks.....	13,740	11,278	13,401	18,298
Federal reserve notes.....			250	200
Cash items.....	2,479	541	1,355	1,475
Customers' liability on acceptances (per contra, see liabilities).....		30,000	30,000	
A sets not included in any of the above heads.....	2,350	3,949	3,236	5,566
Add for cents.....	2	3	3	3
<b>Total resources.....</b>	<b>\$784,641</b>	<b>\$792,098</b>	<b>\$802,892</b>	<b>\$889,346</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	71,234	72,339	73,730	76,341
Preferred deposits, viz.:				
Due New York State saving. and loan assns., credit unions and land bank.....	24,751	17,852	16,101	30,215
Deposits by the State of New York.....	31,000	41,000	35,000	26,000
Other deposits secured by pledge of assets.....	1,052	1,076	1,076	1,089
Due depositors, not preferred.....	511,602	527,140	541,629	651,879
Due to trust companies, banks and bankers.....			1,004	
Bills payable.....	40,000			
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....		30,000	30,000	
Other liabilities.....	5,000	2,690	4,350	3,820
Add for cents.....	2	1	2	2
<b>Total liabilities.....</b>	<b>\$784,641</b>	<b>\$792,098</b>	<b>\$802,892</b>	<b>\$889,346</b>



# BANK OF GOUVERNEUR — GOUVERNEUR

HERBERT G. ALDRICH, *President.*

[93 Main street; organized 1879.]

JAMES O. SHELDON, *Cashier.*

## DIRECTORS.

EDWARD D. BARRY,

HERBERT G. ALDRICH,

JAMES O. SHELDON,  
JAMES C. DOLAN.

DAVID G. SCHOLTON,

ARCHIE F. McALLASTER,

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$3,800	\$3,100	\$3,152	\$3,100
Private securities, market value.....	126,766	127,760	137,093	156,453
Real estate owned.....	18,000	18,000	18,000	18,000
Mortgages owned.....	25,500	19,600	19,400	18,900
Loans and discounts secured by bond and mtg., deed or other real estate col.	26,525	42,926	45,966	29,726
Loans and discounts secured by other collateral.....	128,115	112,370	125,566	130,133
Loans, discounts and bills purchased not secured by collateral.....	361,810	375,183	357,855	331,581
Overdrafts.....	353	203	584	411
Due from trust companies, banks and bankers.....	78,123	49,578	121,772	103,751
Specie.....	16,226	17,687	18,716	19,903
Legal tender notes and notes of national banks.....	9,624	8,965	9,250	5,170
Federal reserve notes.....			650	1,550
Cash items.....	3,249	1,186	1,429	9,743
Assets not included in any of the above heads.....	10,000	10,379	10,584	10,650
Add for cents.....	2	4	2	2
<b>Total resources.....</b>	<b>\$308,093</b>	<b>\$786,941</b>	<b>\$870,019</b>	<b>\$842,087</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	87,797	88,768	80,711	84,330
Preferred deposits, viz.:				
Due New York State savings and loan assns., credit unions and land bank.....	6,204	743	16,493	445
Deposits by the State of New York.....			40,000	31,000
Due depositors, not preferred.....	607,136	581,505	613,622	618,275
Due to trust companies, banks and bankers.....	455	472	292	681
Bills payable.....		10,000	10,000	
Other liabilities.....	6,500	5,450	8,900	7,350
Add for cents.....	1	3	1	2
<b>Total liabilities.....</b>	<b>\$308,093</b>	<b>\$786,941</b>	<b>\$870,019</b>	<b>\$842,087</b>

QUARTERLY STATEMENTS

# BANK OF GOWANDA — GOWANDA

WM. H. BARD, *President.*

[8 Main street; organized 1890.]

FRANKLIN E. BARD, *Cashier.*

## DIRECTORS.

RICHARD WILHELM,  
IRVING R. LEONARD,

FRANKLIN E. BARD,  
DANIEL B. FORBUSH,

WM. H. BARD,

WALTER WELSH,  
EDWARD C. MUGRIDGE,

GEORGE J. MENTLEY,  
CARL W. GULLEY.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value .....	\$29,971	\$28,971	\$28,971	\$28,971
Private securities, market value .....	28,450	28,450	28,450	25,855
Real estate owned .....	32,635	32,635	32,000	32,000
Mortgages owned .....	45,748	45,498	46,498	47,398
Loans and discounts secured by bond and mtge., deed or other real estate col.	52,177	45,268	50,964	55,259
Loans and discounts secured by other collateral .....	108,932	104,468	96,933	96,453
Loans, discounts and bills purchased not secured by collateral .....	171,139	168,784	194,593	173,774
Overdrafts .....	62	12	77	6
Due from trust companies, banks and bankers .....	85,091	77,416	68,159	51,385
Specie .....	8,245	8,661	9,087	10,250
Legal tender notes and notes of national banks .....	11,168	14,300	12,200	10,433
Federal reserve notes .....			125	200
Cash items .....	1,378	6,607	1,164	2,306
Assets not included in any of the above heads .....	3,748	3,477	3,612	3,546
Add for cents .....	7	4	6	7
<b>Total resources .....</b>	<b>\$578,751</b>	<b>\$564,551</b>	<b>\$572,839</b>	<b>\$537,843</b>
<b>LIABILITIES</b>				
Capital .....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value) .....	97,830	98,602	98,078	101,929
Preferred deposits, viz.:				
Due New York State savings and loan assns., credit unions and land bank .....	1,895	256	4,051	1,740
Other deposits secured by pledge of assets .....	10,000	10,000	10,000	10,000
Due depositors, not preferred .....	432,271	420,660	422,869	387,022
Other liabilities .....	6,954	5,631	7,840	7,152
Add for cents .....	1	2	1	
<b>Total liabilities .....</b>	<b>\$578,751</b>	<b>\$564,551</b>	<b>\$572,839</b>	<b>\$537,843</b>

# BANK OF GREAT NECK — GREAT NECK

WM. R. GRACE, *President.*

[Organized 1906.]

AUSTIN HICKS, *Cashier.*

## DIRECTORS.

EDGAR H. COOK,  
CHAS. H. GREGORY,

ROSWELL ELDRIDGE,  
AUSTIN HICKS,

WALTER E. FREW,  
CHAS. G. MEYER,  
DANIEL S. WOOLLEY,

J. FRED FAIGLE,  
FREDERICK RUSSELL,

WM. R. GRACE,  
J. LOUIS SCHAEFER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stock and bonds, viz.:				
Public securities, market value.....	\$20,965	\$20,965	\$20,982	\$20,975
Private securities, market value.....	275,275	295,418	354,162	434,760
Real estate owned.....	13,403	13,403	13,403	13,403
Mortgages owned.....	98,550	93,900	88,900	88,000
Loans and discounts secured by other collateral.....	42,718	35,703	36,833	40,033
Loans, discounts and bills purchased not secured by collateral.....	55,968	50,397	44,638	42,595
Due from trust companies, banks and bankers.....	40,209	166,073	109,315	112,526
Specie.....	1,664	2,983	3,770	4,097
Legal tender notes and notes of national banks.....	19,322	15,549	23,125	14,731
Cash items.....	3,422	17	330	2,997
Assets not included in any of the above heads.....	5,521	6,024	6,883	8,405
Add for cents.....	3	4	3	3
<b>Total resources.....</b>	<b>\$577,020</b>	<b>\$700,436</b>	<b>\$702,344</b>	<b>\$782,525</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	34,790	38,979	44,039	46,744
Due depositors, not preferred.....	487,308	608,491	603,430	682,661
Other liabilities.....	4,921	2,965	4,874	3,118
Add for cents.....	1	1	1	2
<b>Total liabilities.....</b>	<b>\$577,020</b>	<b>\$700,436</b>	<b>\$702,344</b>	<b>\$782,525</b>

QUARTERLY STATEMENTS

# BANK OF HAMBURG — HAMBURG

D. C. PIERCE, *President.*

[Main street; organized 1883.]

OTHO CHURCHILL, *Cashier.*

D. C. PIERCE,  
JACOB PEPPER,

ANDREW STEIN,  
WM. KRONENBERG,

C. W. BOURNE,

JACOB HAUCK,  
JOHN SCHOEPFLIN,

GEORGE J. BRENDL,  
GEO. L. POMEROY.

## DIRECTORS.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$107,197	\$92,744	\$102,987	\$101,788
Private securities, market value.....	361,731	353,683	333,136	324,905
Real estate owned.....	25,000	25,000	25,000	25,000
Mortgages owned.....	138,700	140,125	154,545	154,745
Loans and discounts secured by bond and mtge., deed or other real estate col.	58,636	56,903	57,570	56,870
Loans and discounts secured by other collateral.....	72,932	82,073	48,315	88,606
Loans, discounts and bills purchased not secured by collateral.....	273,964	229,588	277,640	260,142
Overdrafts.....	842	48	849	65
Due from trust companies, banks and bankers.....	88,142	141,388	98,754	102,164
Specie.....	5,087	6,000	9,603	12,177
Legal tender notes and notes of national banks.....	32,075	40,650	31,784	49,321
Assets not included in any of the above heads.....	6,480	5,211	6,100	5,000
Add for cents.....	5	4	2	2
<b>Total resources.....</b>	<b>\$1,170,791</b>	<b>\$1,173,417</b>	<b>\$1,146,285</b>	<b>\$1,180,785</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	105,744	100,854	100,111	101,641
Preferred deposits, viz.:				
Due New York State savings and loan assns., credit unions and land bank.....	5,693	5,767	6,524	7,219
Deposits by the State of New York.....	25,000	25,000	25,000	15,000
Other deposits secured by pledge of assets.....	789	794	804	15,804
Due depositors, not preferred.....	969,329	984,281	950,037	983,307
Other liabilities.....	14,234	6,720	13,808	7,812
Add for cents.....	2	1	1	2
<b>Total liabilities.....</b>	<b>\$1,170,791</b>	<b>\$1,173,417</b>	<b>\$1,146,285</b>	<b>\$1,180,785</b>

**THE BANK OF HAMMONDSPORT — HAMMONDSPORT**

LEON J. MASSON, *President.*

[Park street; organized 1900.]

W. E. HUNTER, *Cashier.*

**DIRECTORS.**

J. W. DAVIS,  
MONROE WHEELER,

H. M. CHAMPLIN,  
A. E. DEFEW,

HENRY FREY,

L. J. MASSON,  
O. BRUNDAGE,

C. J. CORYELL,  
W. E. HUNTER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$49,800	\$49,892	\$44,123	\$44,087
Private securities, market value.....	51,675	45,765	54,192	53,865
Real estate owned.....	3,000	3,400	3,400	4,400
Mortgages owned.....	59,167	57,642	57,132	57,857
Loans and discounts secured by bond and mtge., deed or other real estate col.	26,752	29,162	29,896	27,752
Loans and discounts secured by other collateral.....	33,075	38,000	37,830	37,785
Loans, discounts and bills purchased not secured by collateral.....	273,842	235,272	229,694	230,121
Overdrafts.....	68	118	272	118
Due from trust companies, banks and bankers.....	87,976	75,789	110,757	89,694
Specie.....	12,758	5,287	6,004	6,119
Legal tender notes and notes of national banks.....	12,875	25,032	16,003	12,442
Federal reserve notes.....			4,000	3,000
Cash items.....			444	1,586
Assets not included in any of the above heads.....	400	6,850	6,031	7,076
Add for cents.....	2	3	6	6
<b>Total resources.....</b>	<b>\$611,390</b>	<b>\$572,212</b>	<b>\$599,784</b>	<b>\$575,908</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	56,715	60,357	62,860	66,418
Preferred deposits, viz.:				
Due New York State savings and loan assns., credit unions and land bank.....				1,700
Other deposits secured by pledge of assets.....	20,833	21,097	21,096	21,358
Due depositors, not preferred.....	482,092	436,529	462,728	432,021
Due to trust companies, banks and bankers.....	1,749	16		
Other liabilities.....		4,211	3,098	4,409
Add for cents.....	1	2	2	2
<b>Total liabilities.....</b>	<b>\$611,390</b>	<b>\$572,212</b>	<b>\$599,784</b>	<b>\$575,908</b>

QUARTERLY STATEMENTS

# BANK OF HEMPSTEAD HARBOR — ROSLYN

JOS. H BOGART, *President.*

[Organized 1906.]

HOWARD C. HEGEMAN, *Cashier.*

## DIRECTORS.

JOHN A. ALBERTSON,  
W. P. L. DAVIS,  
SAMUEL HOOPER,

THOS. W. ALBERTSON,  
EDWARD L. FROST,  
WM. MCCARTHY,  
EDWIN C. WILLETS,

JOHN C. BAKER,  
HOWARD C. HEGEMAN,  
JOTHAM POST,  
FREDERICK E. WILLITS,

JOS. H. BOGART,  
JOHN F. REMSEN,  
WM. WITTE,

JAMES K. DAVIS,  
FREDERICK C. HICKS,  
RALPH TUBBY.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,000	\$1,015	\$1,002	\$1,007
Private securities, market value.....	211,178	209,487	209,855	217,619
Real estate owned.....	11,315	11,315	11,315	11,315
Mortgages owned.....	51,200	51,200	51,200	60,100
Loans and discounts secured by bond and mtg., deed or other real estate col.	23,965	24,645	23,145	13,345
Loans and discounts secured by other collateral.....	83,680	72,810	100,322	78,565
Loans, discounts and bills purchased not secured by collateral.....	81,591	82,415	89,841	87,705
Due from trust companies, banks and bankers.....	13,183	35,927	17,135	44,085
Specie.....	26,537	22,936	12,109	12,169
Legal tender notes and notes of national banks.....	6,160	6,240	8,190	9,490
Federal reserve notes.....			2,960	1,800
Cash items.....				21
Assets not included in any of the above heads.....	5,033	5,600	5,270	6,818
Add for cents.....	1	2	2	2
<b>Total resources.....</b>	<b>\$514,843</b>	<b>\$523,592</b>	<b>\$532,346</b>	<b>\$544,041</b>
<b>LIABILITIES</b>				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value).....	56,084	55,784	57,575	60,101
Preferred deposits, viz.: Due New York State savings banks.....	13,963	11,994	20,262	23,295
Due depositors, not preferred.....	392,872	423,615	421,037	408,152
Due to trust companies, banks and bankers.....	3,125	1,068	1,770	1,362
Bills payable.....	17,000			20,000
Other liabilities.....	1,797	1,129	1,699	1,129
Add for cents.....	2	2	3	2
<b>Total liabilities.....</b>	<b>\$514,843</b>	<b>\$523,592</b>	<b>\$532,346</b>	<b>\$544,041</b>

# BANK OF HICKSVILLE — HICKSVILLE

CHAS. E. FASSBENDER, *President.*

[Broadway; organized 1903.]

G. EDWIN BARTOW, *Cashier.*

## DIRECTORS.

CHAS. E. FASSBENDER,  
A. J. HERFORT,

HENRY C. STOLL,  
EDMUND POST,

G. EDWIN BARTOW,  
GEO. A. CHESHIRE,  
ROBERT SEAMAN,

JOHN H. HAHN,  
JAMES K. ATKINSON,

HENRY SENGSTACKE,  
ELMER W. DAVIS.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$3,482	\$2,882	\$2,800	\$2,800
Private securities, market value.....	90,947	82,146	75,660	75,660
Real estate owned.....	2,500	2,500	2,500	2,500
Mortgages owned.....	56,050	58,050	60,050	61,050
Loans and discounts secured by bond and mtge., deed or other real estate col.	18,135	17,625	17,200	21,700
Loans and discounts secured by other collateral.....	53,935	56,040	58,335	49,825
Loans, discounts and bills purchased not secured by collateral.....	197,079	226,309	208,940	186,351
Overdrafts.....	1	83	.....	.....
Due from trust companies, banks and bankers.....	56,717	27,423	32,254	106,050
Specie.....	1,106	1,211	2,105	1,815
Legal tender notes and notes of national banks.....	56,971	32,389	24,671	21,677
Assets not included in any of the above heads.....	1,300	1,500	1,500	2,000
Add for cents.....	2	1	1	1
<b>Total resources.....</b>	<b>\$538,225</b>	<b>\$508,159</b>	<b>\$486,016</b>	<b>\$531,429</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	70,339	69,316	70,841	72,724
Due depositors, not preferred.....	434,886	409,339	380,654	428,864
Due to trust companies, banks and bankers.....	.....	502	4,020	340
Other liabilities.....	8,000	4,000	5,500	4,500
Add for cents.....	.....	2	1	1
<b>Total liabilities.....</b>	<b>\$538,225</b>	<b>\$508,159</b>	<b>\$486,016</b>	<b>\$531,429</b>

QUARTERLY STATEMENTS

## BANK OF HOLLAND — HOLLAND

[Organized 1893.]

DIRECTORS.

G. E. MERRILL, *President.*R. J. WATSON, *Cashier.*ABBOTT S. GRIGGS,  
PERRY E. WURST,ASHER CUTLER,  
PAUL J. WURST,WM. N. SHREDER,  
ALBERT H. GRIGGS,  
ROBT. J. WATSON,LORENZO D. O'DELL,  
GEO. E. MERRILL,FRANK S. COOPER,  
HOWARD B. BENNING.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$19,450	\$18,400	\$18,400	\$18,400
Private securities, market value.....	65,213	65,143	65,301	71,126
Real estate owned.....	6,000	6,000	6,000	6,000
Mortgages owned.....	28,882	31,032	33,750	33,550
Loans and discounts secured by bond and mtge., deed or other real estate col.	5,725	4,729	5,929	5,550
Loans and discounts secured by other collateral.....	13,455	16,350	11,110	14,108
Loans, discounts and bills purchased not secured by collateral.....	153,423	149,029	157,304	151,265
Overdrafts.....	183	71	238	305
Due from trust companies, banks and bankers.....	22,399	33,058	33,190	22,135
Specie.....	2,970	3,019	2,840	2,760
Legal tender notes and notes of national banks.....	12,458	12,109	9,376	12,012
Assets not included in any of the above heads.....	5,770	5,136	5,772	5,050
Add for cents.....	2	3	3	2
<b>Total resources.....</b>	<b>\$335,930</b>	<b>\$344,079</b>	<b>\$349,213</b>	<b>\$342,263</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	28,278	28,326	27,395	28,055
Preferred deposits, viz.:				
Deposits by the State of New York.....	16,600	16,000	16,000	16,000
Other deposits secured by pledge of assets.....	519	10,519	10,000	10,499
Deposits otherwise preferred.....			493	
Due depositors, not preferred.....	261,298	261,241	264,582	259,099
Other liabilities.....	4,833	2,991	5,742	3,608
Add for cents.....	2	2	1	2
<b>Total liabilities.....</b>	<b>\$335,930</b>	<b>\$344,079</b>	<b>\$349,213</b>	<b>\$342,263</b>



THE BANK OF HUNTINGTON — HUNTINGTON

DOUGLASS CONKLIN, *President.*

[Main street; organized 1888.]

ROSS W. DOWNS, *Cashier.*

DIRECTORS.

WILLARD N. BAYLIS,  
JOS. IRWIN,

HENRY S. BRUSH,  
CARLL S. BURR,

GEO. WOODHULL CONKLIN,  
JOHN T. ROBB,  
THOS. YOUNG,

DOUGLASS CONKLIN,  
J. NEWELL SAMMIS,

AUGUST HECKSCHER,  
H. F. SAMMIS.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$417,797	\$426,731	\$73,417	\$69,477
Private securities, market value.....	90,115	74,480	435,497	463,691
Real estate owned.....	16,000	16,000	16,000	17,205
Mortgages owned.....	98,837	102,237	111,187	107,237
Loans and discounts secured by bond and mtge., deed or other real estate col.	90,712	88,491	90,491	108,091
Loans and discounts secured by other collateral.....	91,304	95,992	101,492	142,655
Loans, discounts and bills purchased not secured by collateral.....	790,801	812,086	815,671	747,284
Overdrafts.....	670	530	2,104	1,996
Due from trust companies, banks and bankers.....	64,929	144,118	218,353	140,419
Specie.....	18,384	20,337	15,223	16,539
Legal tender notes and notes of national banks.....	85,892	69,771	77,715	50,707
Federal reserve notes.....			1,000	900
Cash items.....	4,237	3,537	2,710	2,656
Assets not included in any of the above heads.....	8,000	4,000	4,000	4,000
Add for cents.....	5	4	5	4
<b>Total resources.....</b>	<b>\$1,777,683</b>	<b>\$1,858,314</b>	<b>\$1,964,865</b>	<b>\$1,872,861</b>
<b>LIABILITIES</b>				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value).....	220,915	223,261	225,019	228,543
Preferred deposits, viz.: Deposits by the State of New York.....	12,000	12,000	12,000	12,000
Due depositors, not preferred.....	1,496,745	1,585,673	1,681,845	1,596,317
Due to trust companies, banks and bankers.....	6,022	379		
Other liabilities.....	12,000	7,000	16,000	6,000
Add for cents.....	1	1	1	1
<b>Total liabilities.....</b>	<b>\$1,777,683</b>	<b>\$1,858,314</b>	<b>\$1,964,865</b>	<b>\$1,872,861</b>

QUARTERLY STATEMENTS

**BANK OF JAMESTOWN — JAMESTOWN**

**BREWER D. PHILLIPS, *President.***

[216 Main street; organized 1903.]

**WM. R. BOTSFORD, *Cashier.***

**DIRECTORS.**

THEO. A. CASE,  
WM. J. MADDOX,  
ARTHUR A. AMIDON,

M. L. FENTON,  
BERT F. MERRIAM,  
M. R. STEVENSON,  
JARED HEWES,

BREWER D. PHILLIPS,  
MASON M. SKIFF,  
J. DELEVAN CURTISS,

CHAS. W. HERRICK,  
FRANK F. PICKARD,  
WM. TOWNSEND,  
A. MORELLE CHENEY,

GEO. B. PITTS,  
LUTHER M. BUTMAN,  
ELMER W. SELLSTROM.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$104,000	\$105,120	\$125,120	\$130,400
Private securities, market value.....	108,000	103,125	102,275	99,275
Real estate owned.....	5,000	5,000	5,000	5,000
Mortgages owned.....	109,600	131,232	129,360	135,101
Loans and discounts secured by bond and mtg., deed or other real estate col.	62,405	57,626	63,208	44,872
Loans and discounts secured by other collateral.....	193,886	186,196	170,262	175,191
Loans, discounts and bills purchased not secured by collateral.....	1,017,111	991,827	995,026	1,044,292
Overdrafts.....	2,000	1,876	1,601	1,262
Due from trust companies, banks and bankers.....	358,328	454,195	420,612	403,827
Specie.....	69,000	68,613	68,527	60,202
Legal tender notes and notes of national banks.....	28,943	31,778	25,631	23,150
Cash items.....	6,302	11,130	16,145	9,722
Assets not included in any of the above heads.....	9,250	5,750	7,750	6,500
Add for cents.....	3	2	2	4
<b>Total resources.....</b>	<b>\$2,073,828</b>	<b>\$2,153,470</b>	<b>\$2,130,519</b>	<b>\$2,138,798</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	241,458	241,676	251,647	261,266
Preferred deposits, viz.:				
Deposits by the State of New York.....	20,000	20,000	40,000	28,000
Other deposits secured by pledge of assets.....	41,357	51,122	46,744	50,494
Due depositors, not preferred.....	1,647,042	1,719,120	1,668,629	1,672,520
Due to trust companies, banks and bankers.....	5,220	6,551	2,498	11,517
Other liabilities.....	18,750	15,000	21,000	15,000
Add for cents.....	1	1	1	1
<b>Total liabilities.....</b>	<b>\$2,073,828</b>	<b>\$2,153,470</b>	<b>\$2,130,519</b>	<b>\$2,138,798</b>

BANK OF LAKE PLACID — LAKE PLACID

GEO. A. STEVENS, *President.*

[Main street; organized 1909.]

CLARENCE H. WATSON, *Cashier.*

DIRECTORS.

GEO. A. STEVENS,  
FRED C. DAY,

FORREST B. GUILD,  
JAME B. HURLEY,

JAMES W. FLEMING,  
MARTIN W. BREWSTER,

CLARENCE H. WATSON,  
W. C. FEATHERS,

JOHN MCGUCKIN,  
HENRY C. STEVENS.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$2,000	\$2,000	\$2,000	\$2,000
Private securities, market value.....	29,006	28,946	28,851	50,584
Real estate owned.....		3,750	5,653	9,878
Mortgages owned.....	23,000	22,500	18,375	17,575
Loans and discounts secured by bond and mtge., deed or other real estate col.	10,862	10,806	11,558	21,227
Loans and discounts secured by other collateral.....	18,017	22,412	20,308	31,401
Loans, discounts and bills purchased not secured by collateral.....	159,291	173,428	223,889	170,917
Overdrafts.....	64	77	97	229
Due from trust companies, banks and bankers.....	36,877	24,123	21,413	109,402
Specie.....	8,203	8,147	2,973	4,624
Legal tender notes and notes of national banks.....	3,008	5,401	14,049	10,137
Federal reserve notes.....			1,520	2,500
Cash items.....				5
Assets not included in any of the above heads.....	1,450	3,630	6,645	7,233
Add for cents.....	4	3	4	2
<b>Total resources.....</b>	<b>\$291,782</b>	<b>\$305,223</b>	<b>\$357,335</b>	<b>\$437,714</b>
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	15,539	16,773	17,018	19,143
Preferred deposits, viz.:				
Deposits by the State of New York.....	9,000	9,000	9,000	9,000
Other deposits secured by pledge of assets.....	50	43		
Deposits otherwise preferred.....	4,665			
Due depositors, not preferred.....	234,306	249,757	302,246	379,194
Other liabilities.....	3,220	4,650	4,070	5,377
Add for cents.....	2		1	
<b>Total liabilities.....</b>	<b>\$291,782</b>	<b>\$305,223</b>	<b>\$357,335</b>	<b>\$437,714</b>

QUARTERLY STATEMENTS

THE BANK OF LANCASTER — LANCASTER

J. O. GARRETSEE, *President.*

[41 Central avenue; organized 1894.]

JOSEPH F. SCHAEFER, *Cashier.*

DIRECTORS.

ARTHUR D. BYSSELL,  
JOHN G. MILLER,

HERMAN B. VAN PETMA,  
JACOB C. WEIL,

T. E. IDSARDI,

THOS. LEARY,  
CHAS. F. KING,

GEO. P. ZURBRICK,  
J. O. GARRETSEE.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$43,000	\$43,143	\$43,043	\$48,043
Private securities, market value.....	316,000	301,404	308,669	312,069
Real estate owned.....	9,422	9,415	9,363	9,284
Mortgages owned.....	17,350	17,250	17,090	12,060
Loans and discounts secured by bond and mtge., deed or other real estate col.	55,206	51,915	51,515	50,915
Loans and discounts secured by other collateral.....	135,794	156,368	175,749	165,848
Loans, discounts and bills purchased not secured by collateral.....	287,345	254,094	264,103	302,766
Overdrafts.....	263	326	732	177
Due from trust companies, banks and bankers.....	59,987	100,443	49,014	122,245
Specie.....	7,684	29,705	30,375	30,582
Legal tender notes and notes of national banks.....	31,242	7,390	12,484	6,655
Cash items.....	566	517	685	792
Assets not included in any of the above heads.....	838	4,087	6,335	4,534
Add for cents.....	2	5	6	5
<b>Total resources.....</b>	<b>\$964,699</b>	<b>\$976,062</b>	<b>\$969,163</b>	<b>\$1,065,975</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	36,166	33,029	39,579	37,799
Preferred deposits, viz.:				
Deposits by the State of New York.....	15,000	15,000	15,000	15,000
Other deposits secured by pledge of assets.....	8,036	23,082	38,082	23,182
Due depositors, not preferred.....	795,596	800,450	766,501	884,993
Other liabilities.....	9,900	4,500	10,000	5,000
Add for cents.....	1	1	1	1
<b>Total liabilities.....</b>	<b>\$964,699</b>	<b>\$976,062</b>	<b>\$969,163</b>	<b>\$1,065,975</b>

# BANK OF LAWRENCE — LAWRENCE

J. CARL SCHMUCK, *President.*

[Central avenue; organized 1903.]

JOHN A. RUTH, *Cashier.*

## DIRECTORS.

MORRIS F. CRAFT,

DEVINE HEWLETT,  
JOHN A. RUTH,

JAMES W. SAFFORD,

J. CARL SCHMUCK,  
WINFIELD S. VANDERWATER,

JOHN H. SMITH.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$11,400	\$11,400	\$11,410	\$11,226
Private securities, market value.....	14,625	17,825	15,900	23,962
Real estate owned.....	35,707	37,126	36,772	36,772
Mortgages owned.....	115,014	119,914	125,014	125,014
Loans and discounts secured by bond and mtgc., deed or other real estate col.	59,891	58,963	58,151	75,797
Loans and discounts secured by other collateral.....	20,396	15,449	5,157	9,868
Loans, discounts and bills purchased not secured by collateral.....	343,889	292,830	335,365	374,242
Overdrafts.....	454	430	334	356
Due from trust companies, banks and bankers.....	35,720	21,025	52,846	69,112
Specie.....	12,007	1,808	11,394	8,681
Legal tender notes and notes of national banks.....	12,414	28,433	31,014	28,339
Cash items.....	1,814	526	1,695	2,990
Assets not included in any of the above heads.....	4,300	4,710	4,175	5,600
Add for cents.....	3	2	4	4
<b>Total resources.....</b>	<b>\$667,634</b>	<b>\$610,441</b>	<b>\$689,231</b>	<b>\$771,963</b>
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	50,104	50,038	51,862	53,644
Preferred deposits, viz.: Deposits by the State of New York.....	20,000	20,000	20,000	15,000
Due depositors, not preferred.....	537,054	481,202	542,119	643,818
Rediscounts.....			15,150	
Other liabilities.....	10,475	9,200	10,100	9,500
Add for cents.....	1	1		1
<b>Total liabilities.....</b>	<b>\$667,634</b>	<b>\$610,441</b>	<b>\$689,231</b>	<b>\$771,963</b>

QUARTERLY STATEMENTS

137

# THE BANK OF LEROY — LEROY

C. F. PRENTICE, *President.*

[49 Main street; organized 1889.]

W. C. DONNAN, *Cashier.*

## DIRECTORS.

F. E. CHADDOCK,

G. I. CARR,  
E. M. HARMON,

A. G. LOWE,  
AMBROSE MULLER,

D. J. O'SHEA,  
C. F. PRENTICE,

J. P. SAMSON,  
D. C. H. PRENTICE.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$6,000	\$6,000	\$6,000	\$6,000
Private securities, market value.....	26,608	31,608	31,608	31,608
Real estate owned.....	5,000	5,000	5,000	5,000
Mortgages owned.....	49,728	49,692	53,056	53,020
Loans and discounts secured by bond and mtge., deed or other real estate col.	18,486	18,404	17,712	18,513
Loans and discounts secured by other collateral.....	155,654	139,135	126,760	136,542
Loans, discounts and bills purchased not secured by collateral.....	158,415	171,314	156,524	164,228
Overdrafts.....	971	1,547	1,609	2,104
Due from trust companies, banks and bankers.....	50,082	70,239	60,622	34,633
Specie.....	10,449	17,542	17,404	17,452
Legal tender notes and notes of national banks.....	2,980	2,180	2,820	3,240
Federal reserve notes.....			610	150
Cash items.....	184	128	495	119
Assets not included in any of the above heads.....	3,450	3,600	3,500	3,750
Add for cents.....	4	5	4	5
<b>Total resources.....</b>	<b>\$488,011</b>	<b>\$516,394</b>	<b>\$483,724</b>	<b>\$476,364</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	16,621	16,047	18,113	18,058
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	894			
Due depositors, not preferred.....	364,491	382,496	358,359	351,335
Due to trust companies, banks and bankers.....	3,054	15,550	4,251	3,920
Other liabilities.....	2,950	2,300	3,000	3,050
Add for cents.....	1	1	1	1
<b>Total liabilities.....</b>	<b>\$488,011</b>	<b>\$516,394</b>	<b>\$483,724</b>	<b>\$476,364</b>

**BANK OF LIMA — LIMA**

**SAMUEL BONNER, Vice-President.**

[West Main street; organized 1905.]

**SMITH L. PARMELE, Cashier.**

**DIRECTORS.**

**SAMUEL BONNER,**

**S. L. PARMELE,**

**C. D. GOODRICH,**

**GEO. W. ATWELL.**

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$9,813	\$9,920	\$9,932	\$9,901
Real estate owned.....	3,500	3,500	3,500	3,500
Mortgages owned.....	46,300	45,800	45,500	45,500
Loans and discounts secured by bond and mtge., deed or other real estate col. ....	.....	.....	.....	2,000
Loans and discounts secured by other collateral.....	6,000	.....	.....	3,287
Loans, discounts and bills purchased not secured by collateral.....	62,988	50,538	49,241	44,966
Due from trust companies, banks and bankers.....	70,270	83,655	70,534	62,158
Specie.....	2,746	3,015	2,828	2,742
Legal tender notes and notes of national banks.....	7,510	4,115	3,605	3,925
Cash items.....	136	.....	.....	.....
Assets not included in any of the above heads.....	2,650	2,518	1,637	2,619
Add for cents.....	3	2	1	3
<b>Total resources.....</b>	<b>\$211,916</b>	<b>\$203,063</b>	<b>\$186,778</b>	<b>\$180,601</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	12,175	13,222	11,674	12,313
Due depositors, not preferred.....	173,572	163,734	149,221	142,459
Other liabilities.....	1,167	1,106	882	828
Add for cents.....	2	1	1	1
<b>Total liabilities.....</b>	<b>\$211,916</b>	<b>\$203,063</b>	<b>\$186,778</b>	<b>\$180,601</b>

QUARTERLY STATEMENTS

# THE BANK OF LONG ISLAND — JAMAICA

[359 Fulton street; organized 1902.]

DIRECTORS.

GEO. S. DOWNING, *Cashier.*

S. R. SMITH, *President.*

JOHN ADIKES,  
W. H. FITZPATRICK,  
V. EVERITT MACY,

P. A. ROWLEY,  
STEPHEN BAKER,  
W. W. GILLIN,  
NEWMAN J. PETTIT,

SAMUEL R. SMITH,  
ANDREW J. VAN SICKLEN,  
CHAS. CRABBE,

JOHN F. GALVIN,  
FREDERICK P. MORRIS,  
VALENTINE W. SMITH,  
RUDOLPH STUTZMANN,

ANDREW MCTIGUE,  
D. L. STARKS,  
CHAS. A. WILLETS,

JOS. DYKES,  
G. H. LEAVITT,  
PERCY G. JAMES,  
R. W. KELLOGG.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 23, 1915
Stocks and bonds, viz.:				
Public securities, market value .....	\$152,000	\$152,000	\$152,000	\$152,000
Private securities, market value .....	560,464	508,440	653,963	648,498
Real estate owned .....	389,640	403,757	443,401	461,929
Mortgages owned .....	358,762	332,938	367,332	374,007
Loans and discounts secured by bond and mtge., deed or other real estate col.	771,278	774,674	749,833	695,723
Loans and discounts secured by other collateral .....	1,020,138	770,958	1,036,740	1,191,664
Loans, discounts and bills purchased not secured by collateral .....	2,946,463	3,090,639	3,698,102	3,882,259
Overdrafts .....	1,004	656	1,298	848
Due from trust companies, banks and bankers .....	502,027	856,252	671,882	1,387,239
Specie .....	105,457	95,160	85,681	96,187
Legal tender notes and notes of national banks .....	325,620	359,346	453,760	397,394
Federal reserve notes .....			13,340	11,685
Cash items .....	6,973	10,069	9,745	10,820
Customers' liability on acceptance (per contra, see liabilities) .....			3,500	2,294
Assets not included in any of the above heads .....	70,919	44,876	63,551	62,930
Add for cents .....	5	4	7	7
Total resources .....	\$7,210,750	\$7,399,769	\$8,404,135	\$9,375,484
<b>LIABILITIES</b>				
Capital .....	\$750,000	\$750,000	\$750,000	\$750,000
Surplus, including all undivided profits (market value) .....	497,322	479,533	458,114	482,515
Preferred deposits, viz.:				
Due New York State savings banks .....	267,212	197,402	334,973	326,650
Due New York State savings and loan assns., credit unions and land bank .....	3,079	6,339	1,522	7,115
Deposits by the Superintendent of Banks of the State of New York .....	1,410	1,691	4,400	2,526
Other deposits secured by pledge of assets .....	72,020	72,300	70,999	70,724
Deposits otherwise preferred .....			113,903	166,609
Due depositors, not preferred .....	5,139,981	5,304,553	5,785,293	6,731,409
Due to trust companies, banks and bankers .....	396,647	515,649	742,505	761,284
Acceptances of drafts payable at a future date or author. by com. letters of cred. ....			3,500	2,294
Other liabilities .....	83,075	72,300	138,922	74,303
Add for cents .....	4	2	4	5
Total liabilities .....	\$7,210,750	\$7,399,769	\$8,404,135	\$9,375,484



# BANK OF THE METROPOLIS — New York City

STEPHEN BAKER, *President.*

[31 Union square; organized 1871.]

EDWIN S. LAFFEY, *Cashier.*

## DIRECTORS.

C. H. HACKETT,  
ARTHUR L. LESHNER,  
CHAS. L. TIFFANY,

ED. D. FAULKNER,  
STANLEY T. COZZENS,  
WM. SCHRAMM,

CHAS. H. TENNEY,  
JOHN C. MOORE,  
ALFRED G. EVANS,  
MICHAEL FRIEDSAM.

CHAS. SCRIBNER,  
HAROLD H. HACKETT,  
STEPHEN BAKER,

Geo. McNER,  
ED. C. EVANS,  
SAMUEL SLOAN,

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,000	\$1,000	\$1,000	\$1,000
Private securities, market value.....	1,000,349	994,199	1,007,194	1,007,194
Loans and discounts secured by bond and mtge., deed or other real estate col.	17,000	2,000	2,000	2,000
Loans and discounts secured by other collateral.....	2,324,257	3,515,118	3,263,552	2,926,391
Loans, discounts and bills purchased not secured by collateral.....	9,043,757	8,050,412	8,963,507	9,405,139
Overdrafts.....	296	745	161	4,377
Due from trust companies, banks and bankers.....	2,284,943	2,181,888	1,112,741	1,204,176
Specie.....	1,860,192	2,169,531	2,573,134	1,508,485
Legal tender notes and notes of national banks.....	1,044,699	630,583	669,540	620,779
Federal reserve notes.....				10,000
Cash items.....	677,330	996,469	585,049	490,228
Assets not included in any of the above heads.....	26,053	26,000	23,076	29,333
Add for cents.....	5	3	3	4
<b>Total resources.....</b>	<b>\$18,279,881</b>	<b>\$18,567,948</b>	<b>\$18,200,957</b>	<b>\$17,209,106</b>
<b>LIABILITIES</b>				
Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	2,110,488	2,137,020	2,126,212	2,133,989
Preferred deposits, viz.: Due New York State savings banks.....	1,416,577	1,470,289	1,403,992	1,134,987
Due depositors, not preferred.....	13,547,923	13,655,407	13,378,480	12,616,912
Due to trust companies, banks and bankers.....	67,780	172,546	170,354	167,030
Other liabilities.....	137,110	132,685	121,917	156,187
Add for cents.....	3	1	2	1
<b>Total liabilities.....</b>	<b>\$18,279,881</b>	<b>\$18,567,948</b>	<b>\$18,200,957</b>	<b>\$17,209,106</b>

QUARTERLY STATEMENTS

## BANK OF MILLBROOK — MILLBROOK

JAMES REARDON, *President.*

[Organized 1891.]

WALTER F. HAIGHT, *Cashier.*

## DIRECTORS.

WM. R. ANDERSON,  
EUGENE HAM,ELBERT A. BURCH,  
JAMES H. HAIGHT,  
FRANKLIN SUTTON,SHERMAN N. HAIGHT,  
CORNELIUS B. REARDON,ALFRED E. DIETENICH,  
WALTER F. HAIGHT,  
OAKLEIGH THORNE,G. HOWARD DAVISON,  
JAMES REARDON.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$64,963	\$61,612	\$72,100	\$81,225
Private securities, market value.....	243,015	256,140	233,377	235,740
Real estate owned.....	4,500	4,500	4,500	4,500
Mortgages owned.....	16,850	16,850	22,950	23,950
Loans and discounts secured by other collateral.....	56,394	53,429	55,445	47,295
Loans, discounts and bills purchased not secured by collateral.....	63,791	65,201	56,842	55,797
Overdrafts.....	80	39	167	540
Due from trust companies, banks and bankers.....	53,578	53,179	54,675	58,543
Specie.....	14,782	11,258	11,615	14,576
Legal tender notes and notes of national banks.....	7,500	7,375	2,000	3,500
Federal reserve notes.....			5,000	6,385
Cash items.....	107	25	234	122
Assets not included in any of the above heads.....	6,060	5,069	5,762	5,848
Add for cents.....	4	2	3	3
<b>Total resources.....</b>	<b>\$531,624</b>	<b>\$534,679</b>	<b>\$524,670</b>	<b>\$538,024</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	67,759	64,876	65,351	66,548
Due depositors, not preferred.....	400,512	410,050	397,478	410,752
Due to trust companies, banks and bankers.....	9,454	8,086	8,577	8,028
Other liabilities.....	3,897	1,666	3,263	2,695
Add for cents.....	2	1	1	1
<b>Total liabilities.....</b>	<b>\$531,624</b>	<b>\$534,679</b>	<b>\$524,670</b>	<b>\$538,024</b>

# BANK OF NIAGARA — NIAGARA FALLS

GEO. J. HOWARD, *President.*

[201 Falls street; organized 1882.]

JAMES C. MOAKLER, *Cashier.*

## DIRECTORS.

EUGENE CARY,  
ED. P. BOWEN,

GEO. J. HOWARD,  
FREDERICK L. PRATT,

DELANCEY RANKIN,

ALEXANDER J. PORTER,  
GEO. F. NYE,

PAUL A. SCHOELLKOPF,  
BURTON J. MITCHELL.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$9,200	\$9,076	\$9,168	\$7,071
Private securities, market value.....	319,218	310,067	311,386	306,569
Mortgages owned.....	60,025	59,750	59,750	54,938
Loans and discounts secured by bond and mtge., deed or other real estate col.	194,282	205,993	194,686	219,872
Loans and discounts secured by other collateral.....	1,002,678	904,175	1,115,932	992,443
Loans, discounts and bills purchased not secured by collateral.....	293,802	277,015	158,209	189,464
Overdrafts.....	52	27	53	42
Due from trust companies, banks and bankers.....	307,918	446,827	211,853	479,890
Specie.....	61,826	26,418	26,717	42,833
Legal tender notes and notes of national banks.....	33,828	77,135	77,698	43,175
Federal reserve notes.....				1,100
Cash items.....	3,674	1,330	20,704	5,422
Assets not included in any of the above heads.....	25,289	17,405	24,095	20,931
Add for cents.....	4	4	5	6
<b>Total resources.....</b>	<b>\$2,311,796</b>	<b>\$2,335,222</b>	<b>\$2,210,256</b>	<b>\$2,363,756</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	154,669	141,671	141,256	136,133
Preferred deposits, viz.:				
Due New York State savings banks.....	110,000	122,650	122,650	124,346
Deposits by the State of New York.....	28,000	47,000	40,000	39,000
Due depositors, not preferred.....	1,831,296	1,786,962	1,736,114	1,848,900
Due to trust companies, banks and bankers.....	111,030	172,838	94,436	149,376
Other liabilities.....	26,800	14,100	25,800	16,000
Add for cents.....	1	1		1
<b>Total liabilities.....</b>	<b>\$2,311,796</b>	<b>\$2,335,222</b>	<b>\$2,210,256</b>	<b>\$2,363,756</b>

QUARTERLY STATEMENTS

163

## THE BANK OF NORTH COLLINS — NORTH COLLINS

W. S. LAWTON, *President.*

[Organized 1895.]

C. A. TWICHELL, *Cashier.*

## DIRECTORS.

W. S. LAWTON,  
GEO. LEBLEY,D. A. DILLINGHAM,  
W. M. WARD,

N. A. CHAFFEE,

S. D. VANCE,  
H. G. PARKER,W. W. MERRILL,  
A. H. KIMBLE.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$8,800	\$8,800	\$8,800	\$8,800
Real estate owned.....	4,000	4,000	4,000	4,000
Mortgages owned.....	85,143	86,254	101,620	101,104
Loans and discounts secured by bond and mtge., deed or other real estate col.	16,000	16,000	16,000	16,000
Loans, discounts and bills purchased not secured by collateral.....	126,092	148,501	167,162	166,464
Overdrafts.....	36	4	2	248
Due from trust companies, banks and bankers.....	40,049	18,822	32,580	60,486
Specie.....	3,989	4,117	4,659	4,493
Legal tender notes and notes of national banks.....	9,454	8,089	7,316	11,094
Cash items.....	.....	48	.....	387
Assets not included in any of the above heads.....	1,000	1,000	1,000	1,000
Add for cents.....	2	2	1	1
<b>Total resources.....</b>	<b>\$294,565</b>	<b>\$295,637</b>	<b>\$343,140</b>	<b>\$374,077</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	54,428	53,705	55,327	58,284
Preferred deposits, viz.:				
Deposits by the State of New York.....	.....	.....	18,000	18,000
Other deposits secured by pledge of assets.....	284	287	284	288
Due depositors, not preferred.....	213,853	215,643	233,527	261,504
Due to trust companies, banks and bankers.....	.....	.....	10,000	.....
Bills payable.....	.....	.....	.....	10,000
Other liabilities.....	1,000	1,000	1,000	1,000
Add for cents.....	.....	2	2	1
<b>Total liabilities.....</b>	<b>\$294,565</b>	<b>\$295,637</b>	<b>\$343,140</b>	<b>\$374,077</b>

**THE BANK OF NORTH HEMPSTEAD — PORT WASHINGTON**

**JAMES N. BROWN, *President.***

[286-288 Main street; organized]1901.]

**HEWLETT R. SMITH, *Cashier.***

**DIRECTORS.**

**A. C. BAYLES,**

**L. B. SMULL,  
HEWLETT R. SMITH,**

**HENRY S. MOTT,**

**CHAS. F. LEWIS,  
JAMES N. BROWN,**

**HARRY P. FURNESS.**

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value . . . . .	\$55,250	\$55,550	\$55,250	\$43,505
Private securities, market value . . . . .	40,440	58,287	70,337	84,227
Real estate owned . . . . .	15,660	15,660	15,660	15,660
Mortgages owned . . . . .	31,400	41,400	38,950	36,650
Loans and discounts secured by bond and mtge., deed or other real estate col.	44,372	34,215	24,895	19,000
Loans and discounts secured by other collateral . . . . .	70,681	63,463	50,422	43,350
Loans, discounts and bills purchased not secured by collateral . . . . .	169,337	168,401	168,719	177,863
Overdrafts . . . . .	84	29	159	21
Due from trust companies, banks and bankers . . . . .	65,066	58,375	77,179	111,168
Specie . . . . .	5,458	4,815	6,315	1,712
Legal tender notes and notes of national banks . . . . .	18,784	28,044	26,060	19,337
Federal reserve notes . . . . .			2,402	3,000
Assets not included in any of the above heads . . . . .	9,092	8,250	8,760	8,306
Add for cents . . . . .	1	3	4	1
<b>Total resources . . . . .</b>	<b>\$525,625</b>	<b>\$536,492</b>	<b>\$545,112</b>	<b>\$563,800</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value) . . . . .	35,261	32,918	34,738	29,377
Preferred deposits, viz.:				
Due New York State savings and loan assns., credit unions and land bank . . . . .	6,973	2,935	5,181	3,526
Deposits by the State of New York . . . . .	10,000	10,000	10,000	10,000
Due depositors, not preferred . . . . .	443,309	457,875	464,587	490,943
Due to trust companies, banks and bankers . . . . .	1,543	5,592	1,130	2,748
Other liabilities . . . . .	3,437	2,170	4,475	2,204
Add for cents . . . . .	2	2	1	2
<b>Total liabilities . . . . .</b>	<b>\$525,625</b>	<b>\$536,492</b>	<b>\$545,112</b>	<b>\$563,800</b>

QUARTERLY STATEMENTS

## BANK OF ONONDAGA — ONONDAGA VALLEY

S. ELLIS CRANE, *President.*

[153 West Seneca street; organized 1912.]

R. L. WOOD, *Assistant Cashier.*

## DIRECTORS.

S. ELLIS CRANE,

JOHN T. ROBERTS,  
E. P. BOYLE,

WALTER H. SCAMMELL,

F. J. TUCKER,  
J. B. HINE,

R. L. WOOD.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$1,030	\$8,995	\$8,995	\$6,010
Real estate owned.....	7,986	7,986	10,681	10,681
Mortgages owned.....	2,739	5,209	4,739	2,739
Loans and discounts secured by bond and mtge., deed or other real estate col.	10,200	11,400	9,253	9,755
Loans and discounts secured by other collateral.....	28,852	32,314	32,084	33,057
Loans, discounts and bills purchased not secured by collateral.....	19,319	19,816	18,927	13,361
Overdrafts.....	550	63	36	16
Due from trust companies, banks and bankers.....	3,390	6,559	4,850	3,748
Specie.....	96	84	1,528	51
Legal tender notes and notes of national banks.....	1,280	2,550	600	3,740
Federal reserve notes.....			200	160
Cash items.....		931	1,773	133
Assets not included in any of the above heads.....	969	1,519	969	969
Add for cents.....	5	5	5	3
<b>Total resources.....</b>	<b>\$76,416</b>	<b>\$97,431</b>	<b>\$94,640</b>	<b>\$84,423</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	2,183	1,610	1,946	2,493
Due depositors, not preferred.....	46,232	67,270	64,693	51,930
Bills payable.....			3,000	2,000
Other liabilities.....	3,000	3,550		3,000
Add for cents.....	1	1	1	
<b>Total liabilities.....</b>	<b>\$76,416</b>	<b>\$97,431</b>	<b>\$94,640</b>	<b>\$84,423</b>

## BANK OF PHILADELPHIA — PHILADELPHIA

A. C. COMSTOCK, *President.*

[Main street; organized 1888.]

W. A. MARKWICK, *Cashier.*

### DIRECTORS.

A. C. COMSTOCK,

D. C. RODENHURST,  
A. E. BULLARD,

W. A. MARKWICK,

J. F. LARUE,  
W. H. GARDNER,

WM. STRICKLAND.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$2,130	\$2,150	\$2,140	\$2,150
Private securities, market value.....	55,902	57,907	50,179	68,116
Real estate owned.....	7,489	7,631	7,631	8,000
Mortgages owned.....	3,420	3,420	3,420	6,695
Loans and discounts secured by bond and mtge., deed or other real estate col.	3,629	3,641	3,641	3,390
Loans and discounts secured by other collateral.....	11,006	11,124	13,511	13,856
Loans, discounts and bills purchased not secured by collateral.....	85,678	78,108	74,870	64,523
Overdrafts.....	195	57	249	388
Due from trust companies, banks and bankers.....	10,581	23,566	25,848	43,099
Specie.....	6,420	6,505	6,344	7,191
Legal tender notes and notes of national banks.....	2,000	2,000	2,000	2,000
Cash items.....	1,743	383	39	157
Assets not included in any of the above heads.....	4,129	4,136	4,272	3,600
Add for cents.....	4	5	4	3
<b>Total resources.....</b>	<b>\$194,326</b>	<b>\$200,633</b>	<b>\$194,148</b>	<b>\$223,168</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	22,691	20,025	20,062	19,194
Preferred deposits, viz.: Deposits by the State of New York.....	10,000	10,000	10,000	10,000
Due depositors, not preferred.....	129,344	139,299	136,154	167,864
Due to trust companies, banks and bankers.....	890	108	1,730	109
Bills payable.....	5,000	5,000	.....	.....
Other liabilities.....	1,400	1,200	1,200	1,000
Add for cents.....	1	1	2	1
<b>Total liabilities.....</b>	<b>\$194,326</b>	<b>\$200,633</b>	<b>\$194,148</b>	<b>\$223,168</b>

QUARTERLY STATEMENTS

## THE BANK OF PORT JEFFERSON — PORT JEFFERSON

H. M. RANDALL, *President.*

[Main street; organized 1889.]

R. B. DAYTON, *Cashier.*

## DIRECTORS.

E. M. DAVIS,  
FRANK F. DARLING,H. M. RANDALL,  
W. T. WHEELER,

JAS. E. BAYLES,

H. E. DAVIS,  
J. E. OVERTON,F. H. TUTHILL,  
R. B. DAYTON.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value . . . . .	\$37,022	\$37,217	\$37,252	\$37,287
Private securities, market value . . . . .	34,375	32,550	32,750	46,837
Real estate owned . . . . .	10,310	10,310	10,310	10,310
Mortgages owned . . . . .	31,800	31,700	32,000	32,000
Loans and discounts secured by bond and mtge., deed or other real estate col.	3,386	7,446	4,946	4,737
Loans and discounts secured by other collateral . . . . .	6,909	14,100	14,273	13,615
Loans, discounts and bills purchased not secured by collateral . . . . .	196,989	184,409	190,228	190,273
Overdrafts . . . . .	12	38	4	93
Due from trust companies, banks and bankers . . . . .	22,700	26,317	21,125	48,572
Specie . . . . .	9,579	8,368	7,687	4,916
Legal tender notes and notes of national banks . . . . .	4,628	5,193	8,223	7,417
Cash items . . . . .	174	623	30	56
Assets not included in any of the above heads . . . . .	1,999	1,579	1,858	2,413
Add for cents . . . . .	2	4	5	3
<b>Total resources . . . . .</b>	<b>\$359,885</b>	<b>\$359,854</b>	<b>\$360,691</b>	<b>\$398,529</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value) . . . . .	55,418	55,745	54,663	56,180
Preferred deposits, viz.: Deposits by the State of New York . . . . .	15,000	15,000	15,000	15,000
Due depositors, not preferred . . . . .	258,566	259,375	260,759	295,943
Due to trust companies, banks and bankers . . . . .	1,685	2,411	1,314	3,253
Other liabilities . . . . .	4,214	2,322	3,954	3,152
Add for cents . . . . .	2	1	1	1
<b>Total liabilities . . . . .</b>	<b>\$359,885</b>	<b>\$359,854</b>	<b>\$360,691</b>	<b>\$398,529</b>



## BANK OF RICHMONDVILLE — RICHMONDVILLE

A. D. FRAZIER, *President.*

[Main street; organized 1893.]

J. D. HOLMES, *Cashier.*

### DIRECTORS.

A. D. FRASIER,

JOHN HOLMES,  
J. D. HOLMES,

SMITH FOX,

O. R. MANN,  
W. E. LEWIS,

H. S. LEWIS.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$44,047	\$40,173	\$48,034	\$59,509
Private securities, market value.....	272,895	288,225	303,705	333,500
Mortgages owned.....	31,325	32,695	34,629	35,279
Loans and discounts secured by bond and mtg., deed or other real estate col.	871	871	871	871
Loans and discounts secured by other collateral.....	26,963	22,943	14,390	8,774
Loans, discounts and bills purchased not secured by collateral.....	88,045	84,047	70,872	54,004
Overdrafts.....	28	71	75	82
Due from trust companies, banks and bankers.....	28,874	35,956	39,993	37,880
Specie.....	24,625	20,097	20,101	20,019
Legal tender notes and notes of national banks.....	1,070	1,000	1,345	2,200
Federal reserve notes.....	.....	.....	250	350
Cash items.....	375	4	1,800	119
Assets not included in any of the above heads.....	6,861	6,224	6,815	6,989
Add for cents.....	4	6	3	6
<b>Total resources.....</b>	<b>\$525,983</b>	<b>\$532,312</b>	<b>\$542,883</b>	<b>\$559,582</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	34,116	34,496	36,429	37,510
Preferred deposits, viz.:				
Deposits by the State of New York.....	14,000	14,000	14,000	14,000
Other deposits secured by pledge of assets.....	29	29	28	.....
Due depositors, not preferred.....	447,557	451,773	461,978	474,802
Other liabilities.....	5,279	7,012	5,447	8,268
Add for cents.....	2	2	1	2
<b>Total liabilities.....</b>	<b>\$525,983</b>	<b>\$532,312</b>	<b>\$542,883</b>	<b>\$559,582</b>

QUARTERLY STATEMENTS

# BANK OF ROCKVILLE CENTRE — ROCKVILLE CENTRE

FRANK T. DELANO, *President.*

[1 and 3 North Village avenue; organized 1890.]

BERGEN T. RAYNOR, *Cashier.*

EARL J. BENNETT,  
JACOB BROUWER,

WALLACE H. CORNWELL,  
WESLEY B. SMITH,  
EDWIN W. WALLACE,

DIRECTORS.  
BERGEN T. RAYNOR,  
FRANK T. DELANO,  
FRANK P. BAYLIS.

ED. T. THURSTON,  
E. TERRY SOUTHARD,  
TREDWELL D. CARPENTER,

JOHN W. DeMOTT,  
ARRENDER SMITH,  
GEORGE D. A. COMBES.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$37,015	\$30,515	\$95,671	\$94,666
Private securities, market value.....	121,457	106,595	105,420	106,330
Real estate owned.....	153,664	156,946	153,664	153,664
Mortgages owned.....	145,975	136,025	122,425	116,286
Loans and discounts secured by bond and mtge., deed or other real estate col.	57,794	51,227	53,387	70,771
Loans and discounts secured by other collateral.....	99,321	89,017	87,266	64,361
Loans, discounts and bills purchased not secured by collateral.....	576,841	520,574	512,460	456,559
Overdrafts.....	1,138	677	476	224
Due from trust companies, banks and bankers.....	93,529	197,027	96,742	143,536
Specie.....	25,119	41,594	41,734	32,497
Legal tender notes and notes of national banks.....	27,103	26,669	19,233	16,551
Federal reserve notes.....			1,375	590
Cash items.....	238	539	816	189
Assets not included in any of the above heads.....	10,825	10,615	9,296	7,865
Add for cents.....	3	3	4	6
<b>Total resources.....</b>	<b>\$1,350,022</b>	<b>\$1,368,023</b>	<b>\$1,299,969</b>	<b>\$1,264,095</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	87,506	79,056	72,837	72,309
Preferred deposits, viz.:				
Due New York State savings banks.....	25,000	25,000	15,000	15,000
Deposits by the State of New York.....			40,000	31,000
Other deposits secured by pledge of assets.....	1,234	1,247	1,210	1,225
Due depositors, not preferred.....	1,081,681	1,205,720	1,109,252	1,087,860
Due to trust companies, banks and bankers.....			19	
Bills payable.....	90,000			
Other liabilities.....	14,601	7,000	11,650	6,700
Add for cents.....			1	1
<b>Total liabilities.....</b>	<b>\$1,350,022</b>	<b>\$1,368,023</b>	<b>\$1,299,969</b>	<b>\$1,264,095</b>

## BANK OF SOUTH DAYTON — SOUTH DAYTON

F. S. PEEK, *President.*

[Park street; organized 1914.]

E. T. TWICHELL, *Cashier.*

### DIRECTORS.

F. S. PEEK,  
G. W. ROOD,

E. A. HALE,  
A. M. HOWLETT,

J. B. NASH,

F. R. SCOTT,  
F. J. PEACOCK,

L. A. PARKE,  
W. C. PATRICK.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$1,000	\$1,000	\$1,000	\$1,000
Real estate owned.....	5,909	12,604	13,878	13,975
Mortgages owned.....	6,325	12,325	16,825	18,575
Loans and discounts secured by bond and mtge., deed or other real estate col.	8,950	11,450	11,350	16,450
Loans and discounts secured by other collateral.....	4,100	3,000	.....	2,000
Loans, discounts and bills purchased not secured by collateral.....	73,712	90,337	114,310	109,931
Overdrafts.....	77	61	43	43
Due from trust companies, banks and bankers.....	24,333	6,824	15,687	31,620
Specie.....	600	500	530	466
Legal tender notes and notes of national banks.....	7,057	6,477	6,104	4,600
Federal reserve notes.....	.....	.....	.....	500
Cash items.....	421	126	16	24
Assets not included in any of the above heads.....	292	400	1,224	1,940
Add for cents.....	2	2	3	2
<b>Total resources.....</b>	<b>\$132,778</b>	<b>\$145,106</b>	<b>\$180,970</b>	<b>\$201,126</b>
<b>LIABILITIES</b>				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value).....	8,087	7,550	7,550	7,550
Preferred deposits, viz.: Deposits by the State of New York.....	.....	.....	10,000	10,000
Due depositors, not preferred.....	94,691	106,572	131,033	148,959
Other liabilities.....	.....	984	2,387	4,616
Add for cents.....	.....	.....	.....	1
<b>Total liabilities.....</b>	<b>\$132,778</b>	<b>\$145,106</b>	<b>\$180,970</b>	<b>\$201,126</b>

QUARTERLY STATEMENTS

171

# BANK OF SOUTHDOLD — SOUTHDOLD

ALBERT A. FOLK, *President.*

[Organized 1908.]

A. T. DICKERSON, *Cashier.*

## DIRECTORS.

ALBERT A. FOLK,  
JOSEPH H. MARSHALL,  
HOWARD G. TUTTILL,

S. LESTER ALBERTSON,  
SILAS A. H. DAYTON,  
JESSE L. CASE,

LEWIS W. KORN,  
THOS. FARLEY,  
JOSEPH N. HALLOCK,

ALBERT T. DICKERSON,  
JOHN H. YOUNG,  
SAMUEL DICKERSON,

WM. H. GLOVER,  
JOHN KENNEY,  
W. COREY ALBERTSON.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$6,135	\$6,135	\$6,135	\$6,120
Private securities, market value.....	17,027	17,060	16,810	11,430
Real estate owned.....	3,190	3,190	3,190	3,190
Mortgages owned.....	13,220	13,220	13,220	12,320
Loans and discounts secured by bond and mtge., deed or other real estate col.	3,200	3,200	2,400	2,050
Loans and discounts secured by other collateral.....	5,193	5,993	3,743	4,569
Loans, discounts and bills purchased not secured by collateral.....	71,830	68,216	66,164	70,921
Overdrafts.....	267	106	45	20
Due from trust companies, banks and bankers.....	20,230	11,824	14,492	22,029
Specie.....	1,213	1,146	1,492	1,735
Legal tender notes and notes of national banks.....	9,046	7,742	4,700	5,933
Cash items.....	2,402	524	602	593
Assets not included in any of the above heads.....	1,700	1,625	1,950	1,750
Add for cents.....	2	3	2	3
<b>Total resources.....</b>	<b>\$154,655</b>	<b>\$139,984</b>	<b>\$134,945</b>	<b>\$142,663</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	6,224	6,682	7,239	7,332
Preferred deposits, viz.:				
Due New York State savings banks.....	6,000	6,000	6,000	6,000
Deposits by the State of New York.....	5,000	5,000	5,000	5,000
Due depositors, not preferred.....	111,755	86,751	75,686	98,758
Due to trust companies, banks and bankers.....			419	121
Bills payable.....		10,000	15,000	
Other liabilities.....	675	550	600	450
Add for cents.....	1	1	1	2
<b>Total liabilities.....</b>	<b>\$154,655</b>	<b>\$139,984</b>	<b>\$134,945</b>	<b>\$142,663</b>

# THE BANK OF SPENCERPORT, SPENCERPORT, N. Y.

GEO. M. COLE, *President.*

[Union street; organized 1907.]

HARRY A. FREEMAN, *Cashier.*

## DIRECTORS.

E. E. AUSTIN,

GEO. M. COLE,

HARRY A. FREEMAN,

JOHN A. TALBOTT,

FRANK N. WEBSTER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$16,738	\$16,238	\$13,238	\$16,238
Private securities, market value.....	36,224	33,924	33,424	27,799
Real estate owned.....	2,713	2,726	2,736	2,736
Mortgages owned.....	7,600	6,100	6,100	6,100
Loans and discounts secured by bond and mtge., deed or other real estate col.	12,650	15,050	15,000	14,925
Loans and discounts secured by other collateral.....	1,950	1,825	1,800	2,150
Loans, discounts and bills purchased not secured by collateral.....	121,707	120,899	130,431	137,011
Overdrafts.....	117	85	64	.....
Due from trust companies, banks and bankers.....	13,331	24,718	11,664	20,840
Specie.....	2,273	2,203	2,475	2,286
Legal tender notes and notes of national banks.....	4,465	5,633	2,141	5,276
Federal reserve notes.....	.....	.....	3,045	200
Cash items.....	16	.....	60	173
Assets not included in any of the above heads.....	5,218	5,260	5,860	5,853
Add for cents.....	3	2	3	3
<b>Total resources.....</b>	<b>\$225,005</b>	<b>\$234,663</b>	<b>\$228,041</b>	<b>\$241,590</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	19,130	20,003	19,595	19,886
Preferred deposits, viz.:				
Deposits by the State of New York.....	10,000	10,000	10,000	10,000
Other deposits secured by pledge of assets.....	1	.....	.....	.....
Due depositors, not preferred.....	169,924	177,760	167,320	184,603
Bills payable.....	.....	.....	5,000	.....
Other liabilities.....	950	1,900	1,125	2,100
Add for cents.....	.....	.....	1	1
<b>Total liabilities.....</b>	<b>\$225,005</b>	<b>\$234,663</b>	<b>\$228,041</b>	<b>\$241,590</b>

QUARTERLY STATEMENTS

173

# BANK OF STEUBEN — HORNELL

L. WILSON ROCKWELL, *President.*

[82 Main street; organized 1902.]

C. W. ETZ, *Cashier.*

## DIRECTORS.

SHIRLEY E. BROWN,  
SAMUEL S. KARR,

CHAS. W. ETZ,  
HORACE G. PIERSON,  
JAS. E. SCHWARZENBACH,

W. H. GREENHOW,  
WM. E. PITTENGER,  
DON L. SHARP,

GEO. HOLLANDS,  
L. W. ROCKWELL,  
CLYDE E. SHULTS,

WM. G. HOLLANDS,  
J. L. ROCKWELL.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value .....	\$7,500	\$7,500	\$7,500	\$7,500
Private securities, market value .....	69,217	67,717	67,717	65,217
Real estate owned .....	55,100	55,100	55,100	55,100
Mortgages owned .....	22,807	25,547	25,570	28,790
Loans and discounts secured by bond and mtge., deed or other real estate col.	7,000	10,376	12,245	10,700
Loans and discounts secured by other collateral .....	135,500	127,821	130,800	128,600
Loans, discounts and bills purchased not secured by collateral .....	624,674	655,895	740,580	728,040
Overdrafts .....	1,750	1,643	2,809	3,249
Due from trust companies, banks and bankers .....	79,824	123,103	104,449	92,696
Specie .....	21,906	24,894	22,728	22,155
Legal tender notes and notes of national banks .....	24,726	25,348	33,396	25,865
Cash items .....	10,844	9,440	8,183	12,095
Assets not included in any of the above heads .....	7,225	5,680	5,810	5,905
Add for cents .....	3	2	4	3
<b>Total resources .....</b>	<b>\$1,068,076</b>	<b>\$1,140,066</b>	<b>\$1,216,891</b>	<b>\$1,185,915</b>
<b>LIABILITIES</b>				
Capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value) .....	118,346	119,505	121,851	123,041
Due depositors, not preferred .....	875,729	947,060	1,004,660	1,004,973
Bills payable .....	18,000	18,000	.....	.....
Rediscounts .....	1,500	.....	33,880	.....
Other liabilities .....	4,500	5,500	6,500	7,900
Add for cents .....	1	1	.....	1
<b>Total liabilities .....</b>	<b>\$1,068,076</b>	<b>\$1,140,066</b>	<b>\$1,216,891</b>	<b>\$1,185,915</b>

# BANK OF SUFFOLK COUNTY — STONY BROOK

WM. P. YOUNGS, *President.*

[Main street; organized 1907.]

GEORGE HELLEN, *Cashier.*

DIRECTORS.

FRANK D. ARTHUR,

H. E. ROBINSON,  
BENJ. F. POWELL,

C. L. ROSSITER,

TROS. B. ROGERS,  
H. K. TWITCHELL,

W. P. YOUNGS.

QUARTERLY STATEMENTS

175

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$6,000	\$6,000	\$6,060	\$6,120
Private securities, market value.....	111,520	117,455	122,335	162,150
Real estate owned.....	15,997	16,952	17,002	16,987
Loans and discounts secured by bond and mtge., deed or other real estate col.	3,649	3,500	3,607	3,670
Loans and discounts secured by other collateral.....	20,145	23,435	19,520	19,690
Loans, discounts and bills purchased not secured by collateral.....	104,293	89,600	70,072	66,134
Overdrafts.....			13	20
Due from trust companies, banks and bankers.....	14,355	9,377	19,886	27,326
Specie.....	5,320	7,618	9,033	6,700
Legal tender notes and notes of national banks.....	5,040	3,320	1,800	3,720
Federal reserve notes.....			40	90
Cash items.....	10		2	3
Assets not included in any of the above heads.....	3,306	4,616	4,051	5,077
Add for cents.....	3	2	2	2
<b>Total resources.....</b>	<b>\$289,638</b>	<b>\$281,875</b>	<b>\$273,423</b>	<b>\$317,689</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	15,930	16,751	18,516	19,209
Preferred deposits, viz.: Deposits by the State of New York.....	5,000	5,000	5,000	5,000
Due depositors, not preferred.....	239,654	227,851	221,426	265,940
Rediscounts.....		5,000		
Other liabilities.....	4,053	2,273	3,480	2,539
Add for cents.....	1		1	1
<b>Total liabilities.....</b>	<b>\$289,638</b>	<b>\$281,875</b>	<b>\$273,423</b>	<b>\$317,689</b>

## BANK OF SUSPENSION BRIDGE — NIAGARA FALLS

G. W. WHITEHEAD, *President.*

[1922 Main street; organized 1886.]

H. J. HILLER, *Cashier.*

## DIRECTORS.

KONRAD FINK,  
FRANK E. JOHNSON,EUGENE CARY,  
GEORGE F. NYE,

HENRY J. HILLER,

L. S. SILBERBERG,  
JAMES T. LOW,CLINTON N. DAGGETT,  
GEO. W. WHITEHEAD.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
· Public securities, market value.....	\$38,805	\$29,878	\$32,029	\$32,029
Private securities, market value.....	210,001	206,281	209,181	209,586
Real estate owned.....	40,474	40,474	40,474	40,487
Mortgages owned.....	17,500	17,000	17,000	16,500
Loans and discounts secured by bond and mtge., deed or other real estate col.	281,996	262,013	281,726	286,711
Loans and discounts secured by other collateral.....	274,168	205,369	209,830	198,213
Loans, discounts and bills purchased not secured by collateral.....	300,566	285,129	301,062	294,304
Overdrafts.....	6	.....	5	75
Due from trust companies, banks and bankers.....	289,806	343,496	252,663	304,036
Specie.....	10,954	13,718	9,426	14,522
Legal tender notes and notes of national banks.....	59,388	50,224	59,587	61,241
Cash items.....	2,340	2,927	3,544	1,630
Assets not included in any of the above heads.....	12,390	9,565	11,907	10,822
Add for cents.....	4	5	6	5
<b>Total resources.....</b>	<b>\$1,538,398</b>	<b>\$1,466,079</b>	<b>\$1,428,440</b>	<b>\$1,470,161</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	129,406	132,510	137,741	141,677
Preferred deposits, viz.: Deposits by the State of New York.....	22,000	25,000	25,000	20,000
Due depositors, not preferred.....	1,299,602	1,222,286	1,192,847	1,212,945
Due to trust companies, banks and bankers.....	47,623	52,187	33,416	61,091
Other liabilities.....	14,766	9,095	14,436	9,446
Add for cents.....	1	1	.....	2
<b>Total liabilities.....</b>	<b>\$1,538,398</b>	<b>\$1,466,079</b>	<b>\$1,428,440</b>	<b>\$1,470,161</b>



THE BANK OF UNITED STATES — NEW YORK CITY

JOS. S. MARCUS, *President.*

[77-79 Delancey street; organized 1913.]

BERNARD K. MARCUS, *Cashier.*

DIRECTORS.

JOS. S. MARCUS,

C. LIONEL MARCUS,

WM. F. H. KOELSCH,

HENRY LOEB,

WM. TAGER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$133,648	\$170,127	\$177,405	\$156,218
Private securities, market value.....	197,567	175,473	176,132	196,734
Real estate owned.....	225,000	225,000	225,000	225,000
Loans and discounts secured by bond and mtg., deed or other real estate col. ....	.....	16,250	15,000	12,000
Loans and discounts secured by other collateral.....	62,181	156,113	217,162	246,199
Loans, discounts and bills purchased not secured by collateral.....	546,765	515,024	500,506	585,747
Overdrafts.....	216	365	242	379
Due from trust companies, banks and bankers.....	492,026	563,093	628,317	703,040
Specie.....	131,044	101,825	99,490	94,083
Legal tender notes and notes of national banks.....	87,924	64,838	45,380	50,124
Federal reserve notes.....	.....	.....	7,330	5,000
Cash items.....	3,991	3,902	14,337	15,091
Customers' liability on acceptances (per contra, see liabilities).....	25,656	67,159	30,569	32,482
Assets not included in any of the above heads.....	18,167	21,091	22,727	35,579
Add for cents.....	6	7	3	4
<b>Total resources.....</b>	<b>\$1,924,191</b>	<b>\$2,080,267</b>	<b>\$2,159,600</b>	<b>\$2,357,680</b>
<b>LIABILITIES</b>				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	60,173	70,400	61,763	65,552
Preferred deposits, viz.:				
Deposits by the State of New York.....	10,000	10,000	10,000	10,000
Other deposits secured by pledge of assets.....	25,000	20,000	20,000	20,000
Due depositors, not preferred.....	1,565,423	1,695,459	1,809,215	2,001,296
Due to trust companies, banks and bankers.....	22,650	6,690	14,646	15,038
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	25,656	67,159	30,569	32,482
Other liabilities.....	15,287	10,556	13,404	13,310
Add for cents.....	2	3	3	2
<b>Total liabilities.....</b>	<b>\$1,924,191</b>	<b>\$2,080,267</b>	<b>\$2,159,600</b>	<b>\$2,357,680</b>

QUARTERLY STATEMENTS

# BANK OF WASHINGTON HEIGHTS — NEW YORK CITY

JOHN WHALEN, *President.*

[1915 Amsterdam avenue; organized 1901.]

WM. CLARK, *Cashier.*

JOHN H. FLAGLER,  
JOHN H. FLAGLER,

DAVID STEWART,  
J. R. BROWN,  
DANIEL F. MAHONEY,

JOHN WHALEN,  
A. J. CONNICK,

## DIRECTORS.

NEWELL MARTIN,  
W. J. M. DONOVAN,  
PETER J. McCOY,

HERMAN F. EPPLE,  
JOHN C. ROGERS.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value .....	\$94,500	\$105,000	\$106,700	\$107,000
Private securities, market value .....	395,880	435,520	495,190	441,710
Real estate owned .....	20,612	255,012	253,612	252,612
Mortgages owned .....	34,823	16,791	16,738	15,881
Loans and discounts secured by bond and mtge., deed or other real estate col.	79,950	58,300	63,100	66,200
Loans and discounts secured by other collateral .....	249,852	242,140	253,565	251,215
Loans, discounts and bills purchased not secured by collateral .....	649,713	673,746	716,576	781,909
Overdrafts .....	434	405	1,522	591
Due from trust companies, banks and bankers .....	146,348	329,922	232,280	208,709
Specie .....	127,186	164,326	177,250	186,200
Legal tender notes and notes of national banks .....	52,815	26,835	4,110	18,000
Federal reserve notes .....			2,020	1,000
Cash items .....	52,532	34,432	36,885	44,739
Assets not included in any of the above heads .....	11,298	9,812	10,909	7,352
Add for cents .....	5	4	5	5
<b>Total resources .....</b>	<b>\$1,915,948</b>	<b>\$2,352,245</b>	<b>\$2,370,462</b>	<b>\$2,383,123</b>
<b>LIABILITIES</b>				
Capital .....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value) .....	360,640	369,470	377,037	385,059
Preferred deposits, viz.:				
Due New York State savings banks .....		2,000	4,883	2,578
Deposits by the State of New York .....	57,000	171,000	192,000	75,000
Deposits by the Superintendent of Banks of the State of New York .....		20,054	20,000	20,000
Due depositors, not preferred .....	1,322,256	1,457,404	1,449,270	1,568,654
Due to trust companies, banks and bankers .....	8,952	15,016	7,970	13,030
Bills payable .....	50,000			
Other liabilities .....	17,100	217,300	219,300	218,800
Add for cents .....		1	2	2
<b>Total liabilities .....</b>	<b>\$1,915,948</b>	<b>\$2,352,245</b>	<b>\$2,370,462</b>	<b>\$2,383,123</b>

BANK OF WESTBURY — WESTBURY STATTON

FRANK POWERS, *President.*

[Post avenue; organized 1910.]

ROBT. W. McCORD, *Cashier.*

DIRECTORS.

ELLSWORTH T. BURGESS,  
JOHN R. HILL,  
ROBERT W. McCORD,

THOS. H. BACON,  
HAROLD E. HAWKHURST,  
FRANK POWERS,

S. MARVIN BARLEY,  
WILLIAM P. KELSEY,  
PETER E. SMALL,

EUGENE W. DENTON,  
GEO. W. LASCELLE,  
CHRISTIAN SCHWICKER,

HENRY HICKS,  
THOS. J. McCORD,  
SAMUEL VELSER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$25,650	\$25,950	\$25,740	\$25,730
Private securities, market value.....	83,412	79,000	98,531	97,987
Real estate owned.....	5,000	5,000	5,000	5,000
Mortgages owned.....	24,300	35,300	37,300	37,225
Loans and discounts secured by bond and mtge., deed or other real estate col.	3,429	3,429	9,429	6,929
Loans and discounts secured by other collateral.....	14,496	10,747	12,323	11,835
Loans, discounts and bills purchased not secured by collateral.....	64,309	51,098	60,457	52,994
Overdrafts.....	95	53	39	100
Due from trust companies, banks and bankers.....	31,206	18,420	27,245	49,253
Specie.....	2,284	1,980	3,810	3,505
Legal tender notes and notes of national banks.....	11,896	12,470	10,195	8,359
Federal reserve notes.....			1,000	
Cash items.....	136	86	53	96
Assets not included in any of the above heads.....	3,862	3,314	4,432	4,875
Add for cents.....	3	4	2	4
<b>Total resources.....</b>	<b>\$270,078</b>	<b>\$246,851</b>	<b>\$295,556</b>	<b>\$303,892</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	10,400	11,778	12,795	13,224
Preferred deposits, viz.:				
Deposits by the State of New York.....	5,000	5,000	5,000	5,000
Other deposits secured by pledge of assets.....	2,116	2,120	2,096	2,122
Due depositors, not preferred.....	225,864	201,465	248,761	257,248
Other liabilities.....	1,697	1,487	1,904	1,295
Add for cents.....	1	1		3
<b>Total liabilities.....</b>	<b>\$270,078</b>	<b>\$246,851</b>	<b>\$295,556</b>	<b>\$303,892</b>

QUARTERLY STATEMENTS

## THE BANK OF WORCESTER — WORCESTER

GEO. B. CRIPPEN, *President.*

[Main street; organized 1884.]

JOHN D. BULSON, *Cashier.*

## DIRECTORS.

ELLA W. WETTING,

M. H. MULTER,  
M. H. NICHOLS,

GEO. B. CRIPPEN,

CLARENCE E. HOLMES,  
JAMES JOHNSON,

JOHN D. BULSON.

RESOURCES	Statement of	Statement of	Statement of	Statement of
	condition Dec. 24, 1914	condition March 19, 1915	condition June 23, 1915	condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$5,095	\$5,127	\$4,894	\$4,877
Private securities, market value.....	73,658	75,737	70,021	69,591
Real estate owned.....	500	500	500	500
Mortgages owned.....	150,050	142,950	149,750	149,750
Loans and discounts secured by bond and mtge., deed or other real estate col.	4,500	4,500	4,500	4,500
Loans and discounts secured by other collateral.....	22,923	29,045	26,760	23,331
Loans, discounts and bills purchased not secured by collateral.....	181,239	188,831	189,393	185,871
Overdrafts.....	130	97	71	140
Due from trust companies, banks and bankers.....	44,982	43,570	47,098	54,905
Specie.....	11,301	11,000	12,645	12,771
Legal tender notes and notes of national banks.....	3,000	3,500	2,500	915
Federal reserve notes.....			520	1,050
Cash items.....	197		40	124
Assets not included in any of the above heads.....	8,000	5,000	6,000	8,000
Add for cents.....	3	3	3	2
<b>Total resources.....</b>	<b>\$505,578</b>	<b>\$509,860</b>	<b>\$514,695</b>	<b>\$516,327</b>
<b>LIABILITIES</b>				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value).....	90,748	91,622	90,424	93,033
Preferred deposits, viz.:				
Deposits by the State of New York.....	10,000	10,000	10,000	10,000
Other deposits secured by pledge of assets.....	379	390	390	269
Due depositors, not preferred.....	369,288	374,846	377,859	377,712
Other liabilities.....	5,161	3,000	6,020	5,311
Add for cents.....	2	2	2	2
<b>Total liabilities.....</b>	<b>\$505,578</b>	<b>\$509,860</b>	<b>\$514,695</b>	<b>\$516,327</b>

## BINGHAM STATE BANK — MOUNT MORRIS

C. W. BINGHAM, *President.*

[66 Main street; organized 1915.]

F. E. VAN DORN, *Cashier.*

### DIRECTORS.

C. W. BINGHAM,

H. H. SCOVILLE,  
E. E. BROFHEL,

J. F. DONOVAN,

ALBERT C. OLP,  
F. E. VAN DORN,

J. W. SLAUGHT.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....		\$1,000	\$1,000	\$1,000
Mortgages owned.....		20,300	40,000	41,900
Loans and discounts secured by bond and mtge., deed or other real estate col.....		3,350	5,925	5,025
Loans and discounts secured by other collateral.....		16,205	.....	18,205
Loans, discounts and bills purchased not secured by collateral.....		103,200	154,942	161,745
Overdrafts.....		609	70	51
Due from trust companies, banks and bankers.....		60,907	72,389	47,765
Specie.....		3,101	4,478	4,500
Legal tender notes and notes of national banks.....		14,456	14,618	13,488
Federal reserve notes.....		.....	475	230
Cash items.....		39	116	302
Assets not included in any of the above heads.....		1,343	1,349	1,295
Add for cents.....		3	2	3
Total resources.....		\$224,513	\$295,364	\$295,509
<b>LIABILITIES</b>				
Capital.....		\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....		10,994	12,942	14,149
Due depositors, not preferred.....		162,121	232,250	230,571
Due to trust companies, banks and bankers.....		1,398	171	.....
Other liabilities.....		.....	.....	787
Add for cents.....		.....	1	2
Total liabilities.....		\$224,513	\$295,364	\$295,509

QUARTERLY STATEMENTS

## THE BOWERY BANK OF NEW YORK — NEW YORK CITY

J. STANLEY FOSTER, *President.*

[124-126 Bowery; organized 1888.]

CHAS. ESSIG, *Cashier.*

### DIRECTORS.

FRANK N. DODD,

CHAS. ESSIG,  
ROBERT S. FERGUSON,

J. STANLEY FOSTER,

MARTIN S. PAINE,  
W. F. NORTON,

EUGENE COLEMAN SAVIDGE.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,100	\$1,100	\$1,100	\$1,100
Private securities, market value.....	2,606,095	2,470,176	2,449,795	2,269,209
Real estate owned.....	298,000	298,000	298,000	298,000
Loans and discounts secured by bond and mtge., deed or other real estate col.	22,970	18,500	15,970	15,470
Loans and discounts secured by other collateral.....	298,247	289,404	252,301	304,059
Loans, discounts and bills purchased not secured by collateral.....	517,599	448,394	487,338	426,772
Overdrafts.....	.....	10	.....	.....
Due from trust companies, banks and bankers.....	982,028	1,212,997	1,197,594	1,242,578
Specie.....	324,600	308,523	297,206	317,442
Legal tender notes and notes of national banks.....	99,391	130,000	136,700	118,800
Federal reserve notes.....	.....	.....	5,000	1,200
Cash items.....	87,886	112,326	65,053	60,295
Assets not included in any of the above heads.....	50,767	38,398	42,953	40,152
Add for cents.....	2	3	2	4
<b>Total resources.....</b>	<b>\$5,288,685</b>	<b>\$5,327,831</b>	<b>\$5,249,012</b>	<b>\$5,095,081</b>
<b>LIABILITIES</b>				
Capital.....	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits (market value).....	778,659	765,103	777,970	765,688
Preferred deposits, viz.: Due New York State savings banks.....	77,552	76,500	86,015	88,562
Due depositors, not preferred.....	4,138,618	4,209,717	4,096,752	3,962,641
Other liabilities.....	43,855	26,508	38,274	28,190
Add for cents.....	1	3	1	.....
<b>Total liabilities.....</b>	<b>\$5,288,685</b>	<b>\$5,327,831</b>	<b>\$5,249,012</b>	<b>\$5,095,081</b>

## BROADWAY CENTRAL BANK — NEW YORK CITY

FRANK WILLIAMS, *President.*

[2474 Broadway; organized 1914.]

C. A. CORNELL, *Cashier.*

### DIRECTORS.

T. J. McLAUGHLIN,  
HARRY E. FIELD,

J. S. BRETZ,  
D. W. ARMSTRONG, JR.,

FRANK WILLIAMS,  
SIMON MEYER,  
LEW C. WALLICK,

GEO. KERN,  
E. J. DOWLING,

JOS. M. GILBERT,  
HENRY NOCKIN.

QUARTERLY STATEMENTS

183

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value . . . . .	\$2,323	\$11,000	\$11,000	\$2,000
Loans and discounts secured by bond and mtge., deed or other real estate col. . . . .	22,750	21,750	20,500	20,100
Loans and discounts secured by other collateral . . . . .	162,214	102,800	77,078	95,056
Loans, discounts and bills purchased not secured by collateral . . . . .	429,018	514,263	601,128	620,747
Overdrafts . . . . .	407	767	871	109
Due from trust companies, banks and bankers . . . . .	69,901	86,844	77,974	144,916
Specie . . . . .	56,082	57,994	52,787	53,260
Legal tender notes and notes of national banks . . . . .	22,100	30,120	25,560	34,505
Federal reserve notes . . . . .	.....	.....	500	800
Assets not included in any of the above heads . . . . .	17,606	17,663	17,853	17,628
Add for cents . . . . .	1	3	3	4
<b>Total resources . . . . .</b>	<b>\$782,402</b>	<b>\$843,204</b>	<b>\$885,254</b>	<b>\$989,125</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value) . . . . .	31,331	31,854	34,937	36,552
Preferred deposits, viz.:				
Deposits by the State of New York . . . . .	23,000	35,000	27,000	10,000
Deposits otherwise preferred . . . . .	11,597	2,266	2,306	2,315
Due depositors, not preferred . . . . .	611,864	669,524	716,485	828,496
Due to trust companies, banks and bankers . . . . .	.....	.....	.....	6,473
Other liabilities . . . . .	4,610	4,559	4,525	5,287
Add for cents . . . . .	.....	1	1	2
<b>Total liabilities . . . . .</b>	<b>\$782,402</b>	<b>\$843,204</b>	<b>\$885,254</b>	<b>\$989,125</b>

# BRONX BOROUGH BANK—NEW YORK CITY

C. A. BECKER, *President.*

[440 East Tremont avenue; organized 1893.]

WM. S. GERMAIN, *Cashier.*

IRVING S. BALCOM,

C. ADELBERT BECKER,  
CHAS. A. BERRIAN,

JOHN P. DUNN,  
FRANK GASS,

## DIRECTORS.

ED. A. MAHER,  
JOHN J. BRADY,

ARTHUR H. MURPHY.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
stocks and bonds, viz.:				
Public securities, market value.....	\$251,858	\$354,405	\$301,376	\$301,988
Private securities, market value.....	253,051	203,375	156,106	156,653
Real estate owned.....	279,426	275,631	277,648	276,276
Mortgages owned.....	181,498	184,800	183,700	183,050
Loans and discounts secured by bond and mtge., deed or other real estate col.	94,809	55,030	45,780	45,406
Loans and discounts secured by other collateral.....	119,056	145,852	170,282	168,374
Loans, discounts and bills purchased not secured by collateral.....	791,944	789,212	844,992	783,048
Overdrafts.....	432	419	286	287
Due from trust companies, banks and bankers.....	104,199	73,623	108,266	98,074
Specie.....	19,465	55,070	48,549	48,277
Legal tender notes and notes of national banks.....	138,714	72,787	74,894	59,937
Federal reserve notes.....	.....	.....	5,000	6,000
Cash items.....	7,667	6,121	8,838	65,116
Assets not included in any of the above heads.....	24,160	28,330	29,795	28,894
Add for cents.....	6	5	5	6
<b>Total resources.....</b>	<b>\$2,266,285</b>	<b>\$2,244,660</b>	<b>\$2,255,517</b>	<b>\$2,221,386</b>
<b>LIABILITIES</b>				
Capital.....	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits (market value).....	47,979	50,114	62,518	52,189
Preferred deposits, viz.:				
Due New York State savings banks.....	41,502	46,593	54,421	49,903
Deposits by the State of New York.....	20,000	100,000	150,000	140,000
Other deposits secured by pledge of assets.....	10,000	20,000	25,000	25,000
Due depositors, not preferred.....	1,582,547	1,618,079	1,673,019	1,673,114
Due to trust companies, banks and bankers.....	32,837	32,285	17,387	15,345
Bills payable.....	250,000	100,000	.....	.....
Other liabilities.....	131,418	127,588	123,170	115,833
Add for cents.....	2	1	2	2
<b>Total liabilities.....</b>	<b>\$2,266,285</b>	<b>\$2,244,660</b>	<b>\$2,255,517</b>	<b>\$2,221,386</b>



## BRYANT PARK BANK — NEW YORK CITY

W. W. WARNER, *President.*

[122 West 42d street; organized 1907.]

E. F. GIESE, *Cashier.*

### DIRECTORS.

ED. ASHFORTH,  
JACOB MATTERN,

JOHN F. DOHERTY,  
E. F. GIESE,

B. F. TERWILLIGAR,  
W. W. WARNER,

EUGENE E. HINKLE,  
JULES WEBER,

JACOB LOEWER,  
WINFIELD S. WESER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$40,660	\$40,985	\$41,000	\$40,980
Private securities, market value.....	99,425	118,387	137,856	141,631
Real estate owned.....	12,500	9,000	9,000	9,000
Loans and discounts secured by other collateral.....	333,996	279,500	316,593	318,530
Loans, discounts and bills purchased not secured by collateral.....	783,016	726,058	783,245	799,285
Overdrafts.....	324	460	267	1,978
Due from trust companies, banks and bankers.....	86,939	284,748	126,654	180,983
Specie.....	127,157	186,148	172,104	182,697
Legal tender notes and notes of national banks.....	31,874	21,300	9,200	19,400
Federal reserve notes.....				1,000
Cash items.....	12,961	7,545	3,136	6,570
Customers' liability on acceptances (per contra, see liabilities).....			761	715
Assets not included in any of the above heads.....	15,217	13,162	15,768	15,061
Add for cents.....	3	4	4	3
Total resources.....	\$1,544,072	\$1,687,297	\$1,615,588	\$1,717,833
<b>LIABILITIES</b>				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	146,185	144,243	146,147	144,058
Preferred deposits, viz.:				
Deposits by the State of New York.....	24,000	35,000	24,000	10,000
Other deposits secured by pledge of assets.....	2,111	2,242	2,279	2,320
Due depositors, not preferred.....	1,155,373	1,289,497	1,225,583	1,347,433
Due to trust companies, banks and bankers.....	2,223	7,234	7,264	2,300
Acceptance of drafts payable at a future date or authorized by commercial letters of credit.....			761	715
Other liabilities.....	14,178	9,079	9,551	11,005
Add for cents.....	2	2	3	2
Total liabilities.....	\$1,544,072	\$1,687,297	\$1,615,588	\$1,717,833

QUARTERLY STATEMENTS

185

# CATTARAUGUS COUNTY BANK — LITTLE VALLEY

E. E. KELLEY, *President.*

[Main street; organized 1902.]

FLOYD J. DAVIS, *Cashier.*

M. N. KILBURN,  
D. E. WHIPPLE,

C. J. CLAIR,  
HENRY MARSH,

DIRECTORS.  
W. C. PARKER,

E. E. KELLEY,  
TINT CHAMPLIN,

EARL S. PARK,  
FLOYD J. DAVIS.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$30,608	\$33,608	\$33,358	\$36,858
Private securities, market value.....	30,887	35,597	35,512	35,437
Real estate owned.....	6,000	6,000	6,000	6,000
Mortgages owned.....	17,883	20,280	19,797	25,425
Loans and discounts secured by bond and mtg., deed or other real estate col.	27,500	19,775	20,000	25,000
Loans and discounts secured by other collateral.....	70,000	45,373	50,348	55,000
Loans, discounts and bills purchased not secured by collateral.....	114,264	130,503	148,821	128,427
Overdrafts.....	10	21	25	10
Due from trust companies, banks and bankers.....	27,208	38,532	31,096	16,300
Specie.....	9,402	9,056	8,057	9,074
Legal tender notes and notes of national banks.....	7,200	7,000	6,000	14,000
Cash items.....	71	2	241	47
Assets not included in any of the above heads.....	1,250	1,200	1,045	1,065
Add for cents.....	3	5	4	5
<b>Total resources.....</b>	<b>\$342,286</b>	<b>\$346,952</b>	<b>\$360,304</b>	<b>\$352,648</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	31,277	31,351	32,033	32,759
Preferred deposits, viz.:				
Deposits by the State of New York.....	6,000	6,000	6,000	6,000
Other deposits secured by pledge of assets.....	183	160	160	162
Due depositors, not preferred.....	275,765	280,240	292,910	284,325
Other liabilities.....	4,060	4,200	4,200	4,400
Add for cents.....	1	1	1	2
<b>Total liabilities.....</b>	<b>\$342,286</b>	<b>\$346,952</b>	<b>\$360,304</b>	<b>\$352,648</b>

## CENTER MORICHES BANK — CENTER MORICHES

JOHN L. HAVENS, *President.*

[Main street; organized 1902.]

C. E. LISCUM, *Cashier.*

### DIRECTORS.

JOHN L. HAVENS,  
FRANK F. PENNEY,  
EGBERT O. HOWELL,

CHAS. E. LISCUM,  
WILHELM D. HERZOG,  
EGBERT H. TERRY,  
WM. C. ROGERS,

DAVID E. GOLDSMITH,  
EDGAR DANIELS,  
RILEY P. HOWELL,  
WM. H. MOTT,

I. WILLETT'S GARDNER,  
NORMAN W. TERRY,  
ARTHUR J. HALLOCK,  
JOSIAH S. ROBERTS,

ALFRED K. CHICHESTER,  
ELLISON BISHOP,  
GILBERT D. ROGERS.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$970	\$980	\$995	\$995
Private securities, market value.....	97,773	98,931	98,663	117,747
Mortgages owned.....	42,100	43,350	43,150	43,650
Loans and discounts secured by bond and mtge., deed or other real estate col.	3,600	3,600	600	2,100
Loans and discounts secured by other collateral.....	19,782	13,885	17,535	16,735
Loans, discounts and bills purchased not secured by collateral.....	77,522	76,356	81,533	83,896
Overdrafts.....	43	22	10	21
Due from trust companies, banks and bankers.....	38,930	11,634	25,698	32,043
Specie.....	9,805	10,626	8,096	9,223
Legal tender notes and notes of national banks.....	3,002	5,000	5,000	2,000
Federal reserve notes.....	.....	.....	500	500
Assets not included in any of the above heads.....	1,791	2,295	1,955	3,022
Add for cents.....	1	2	2	2
<b>Total resources.....</b>	<b>\$295,319</b>	<b>\$266,681</b>	<b>\$283,737</b>	<b>\$311,934</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	16,330	17,827	18,388	19,445
Due depositors, not preferred.....	250,451	221,377	236,438	264,309
Other liabilities.....	3,537	2,476	3,910	3,180
Add for cents.....	1	1	1	.....
<b>Total liabilities.....</b>	<b>\$295,319</b>	<b>\$266,681</b>	<b>\$283,737</b>	<b>\$311,934</b>

QUARTERLY STATEMENTS

187

CENTRAL BANK OF MEDINA — MEDINA

WATSON F. BARRY, *President.*

[514 Main street; organized 1909.]

E. ROLAND CLARK, *Cashier.*

DIRECTORS.

LEROY J. SKINNER,

WM. L. BENNETT,  
CHAS. F. HURD,

LOUIS LANDAUER,

HARVEY F. FROST,  
ERVIN RANDS,

WATSON F. BARRY.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$7,237	\$7,237	\$7,237	\$7,237
Private securities, market value.....	28,500	28,500	48,883	48,883
Real estate owned.....	13,372	13,372	13,372	13,372
Mortgages owned.....	11,140	11,140	8,880	8,770
Loans and discounts secured by bond and mtge., deed or other real estate col.	90,630	100,710	93,294	93,047
Loans and discounts secured by other collateral.....	106,039	110,752	94,890	86,780
Loans, discounts and bills purchased not secured by collateral.....	108,913	95,100	113,298	117,159
Overdrafts.....	260	412	51	160
Due from trust companies, banks and bankers.....	24,830	33,711	22,966	21,463
Specie.....	1,628	5,016	4,588	4,515
Legal tender notes and notes of national banks.....	31,077	15,185	17,852	15,900
Federal reserve notes.....			500	450
Cash items.....	1,408	49	3,027	1,495
Assets not included in any of the above heads.....	9,400	8,089	8,996	8,267
Add for cents.....	3	5	8	5
<b>Total resources.....</b>	<b>\$434,437</b>	<b>\$429,278</b>	<b>\$437,842</b>	<b>\$427,503</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	25,324	24,178	24,077	25,818
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	5,711	5,777	5,731	5,802
Due depositors, not preferred.....	350,419	347,557	345,615	309,377
Due to trust companies, banks and bankers.....		14		
Bills payable.....			10,000	10,000
Rediscounts.....				25,000
Other liabilities.....	2,983	1,750	2,417	1,504
Add for cents.....		2	2	2
<b>Total liabilities.....</b>	<b>\$434,437</b>	<b>\$429,278</b>	<b>\$437,842</b>	<b>\$427,503</b>

THE CENTRAL BANK OF ROCHESTER — ROCHESTER

JOHN H. GREGORY, *President.*

[3, 5 and 7 Main street, East; organized 1888.]

LOUIS F. STUPP, *Cashier.*

DIRECTORS.

WM. PITKIN,  
FREDERICK WILL,  
CHAS. E. HOYT,

BERNARD DUNN,  
HOWARD H. CLAPP,  
C. C. PUFFER,

JOHN P. BOWMAN,  
W. H. MATHEWS,  
JOHN H. GREGORY,

WM. H. BRIGGS,  
W. R. PETERS,  
JOHN B. WEGMAN,

NATHAN G. WILLIAMS,  
HOWARD A. BARROWS,  
MORTIMER R. MILLER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$727,019	\$731,553	\$925,213	\$898,339
Private securities, market value.....	282,577	294,634	192,076	191,805
Mortgages owned.....	45,914	49,814	58,639	58,639
Loans and discounts secured by bond and mtge., deed or other real estate col.	187,990	182,136	197,141	250,709
Loans and discounts secured by other collateral.....	2,501,487	2,516,649	2,512,372	2,721,259
Loans, discounts and bills purchased not secured by collateral.....	2,175,808	2,407,183	2,388,752	2,009,793
Overdrafts.....	1,389	1,131	1,974	637
Due from trust companies, banks and bankers.....	702,829	1,148,561	1,165,820	1,042,185
Specie.....	124,055	175,970	215,127	192,127
Legal tender notes and notes of national banks.....	82,285	97,630	112,790	87,540
Federal reserve notes.....			980	3,020
Cash items.....	47,775	64,830	39,149	70,169
Assets not included in any of the above heads.....	61,018	58,859	57,049	58,535
Add for cents.....	4	6	4	3
<b>Total resources.....</b>	<b>\$6,940,090</b>	<b>\$7,728,956</b>	<b>\$7,867,086</b>	<b>\$7,584,760</b>
<b>LIABILITIES</b>				
Capital.....	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits (market value).....	312,482	325,150	330,076	338,486
Preferred deposits, viz.:				
Due New York State savings banks.....	105,000	105,000	105,000	105,000
Deposits by the State of New York.....	108,000	200,000	190,000	130,000
Deposits by the Superintendent of Banks of the State of New York.....	36,234	40,234	25,000	25,000
Due depositors, not preferred.....	5,858,662	6,443,783	6,676,452	6,426,438
Due to trust companies, banks and bankers.....	236,017	296,348	258,715	230,550
Other liabilities.....	33,694	68,438	31,841	79,285
Add for cents.....	1	3	2	1
<b>Total liabilities.....</b>	<b>\$6,940,090</b>	<b>\$7,728,956</b>	<b>\$7,867,086</b>	<b>\$7,584,760</b>

QUARTERLY STATEMENTS

**CENTRAL BANK OF WESTCHESTER COUNTY — WHITE PLAINS**

HOWARD E. FOSTER, *President.*

[1 Court street; organized 1868.]

JOHN A. SNEDEKER, *Cashier.*

**DIRECTORS.**

FREDERICK S. BARNUM,

HOWARD E. FOSTER,  
WILSON BROWN, JR.,

ISAAC V. FOWLER,  
JOHN A. SNEDEKER,

CHAS. R. SMITH,  
RAY F. BARNUM,

CHARLES M. JESUP.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$29,770	\$30,375	\$30,375	\$29,950
Private securities, market value.....	524,430	472,360	473,215	484,009
Real estate owned.....	35,000	35,000	35,000	35,000
Mortgages owned.....	67,100	63,100	63,100	64,600
Loans and discounts secured by bond and mtge., deed or other real estate col.	7,565	14,005	7,425	12,415
Loans and discounts secured by other collateral.....	82,082	65,736	64,181	60,815
Loans, discounts and bills purchased not secured by collateral.....	171,173	158,562	155,071	113,766
Overdrafts.....	31	9	.....	35
Due from trust companies, banks and bankers.....	85,137	88,694	114,255	461,166
Specie.....	5,532	9,196	8,266	8,193
Legal tender notes and notes of national banks.....	29,197	23,648	25,460	20,483
Federal reserve notes.....	.....	.....	.....	3,245
Cash items.....	4,102	1,528	3,645	3,141
Assets not included in any of the above heads.....	9,959	8,386	7,609	8,773
Add for cents.....	3	3	5	4
<b>Total resources.....</b>	<b>\$1,051,081</b>	<b>\$970,602</b>	<b>\$987,607</b>	<b>\$1,305,595</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	150,200	145,045	148,065	142,177
Preferred deposits, viz.:				
Due New York State savings banks.....	15,463	15,000	15,225	15,225
Deposits by the State of New York.....	62,189	62,000	52,000	37,000
Other deposits secured by pledge of assets.....	17,145	17,361	17,361	15,492
Due depositors, not preferred.....	677,170	622,670	647,592	988,390
Due to trust companies, banks and bankers.....	2,425	3,637	2,903	1,885
Bills payable.....	20,000	.....	.....	.....
Other liabilities.....	6,486	4,887	4,457	5,423
Add for cents.....	3	2	4	3
<b>Total liabilities.....</b>	<b>\$1,051,081</b>	<b>\$970,602</b>	<b>\$987,607</b>	<b>\$1,305,595</b>

**THE CENTURY BANK OF THE CITY OF NEW YORK — NEW YORK CITY**

**HARDEN L. CRAWFORD, *President.***

[135 Fifth avenue; organized 1901.]

**W. H. DEVLIN, *Cashier.***

**AUGUST BELMONT, JR.,**  
**O. G. FESSENDEN,**  
**LOUIS G. KAUFMAN,**  
**C. H. MATTLAGE,**  
**EVERETT L. CRAWFORD,**

**J. M. COWARD,**  
**W. A. GILLESPIE,**  
**GEO. P. KENNEDY,**  
**C. STANLEY MITCHELL,**  
**SAMUEL WEIL,**

**DIRECTORS.**  
**HARDEN L. CRAWFORD,**  
**FRANK J. HEANEY,**  
**ADOLPH C. KNOTHE,**  
**A. MILTON NAPIER,**  
**THOS. J. WOOD,**  
**JAMES W. DECKER,**

**RICHARD H. HIGGINS,**  
**FRANK R. LAWRENCE,**  
**J. F. TALCOTT,**  
**ROBERT P. ZOBEL,**  
**PIERRE S. DUPONT,**

**JOS. S. HOUSE,**  
**THOS. L. LEEMING,**  
**HICKS A. WEATHERBEE,**  
**HENRY ROWLEY,**  
**DANIEL J. CARROLL.**

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$141,175	\$189,392	\$262,922	
Private securities, market value.....	548,859	788,634	1,164,971	
Mortgages owned.....	8,637	8,621	8,583	
Loans and discounts secured by bond and mtg., deed or other real estate col.	120,396	131,640	117,633	
Loans and discounts secured by other collateral.....	797,013	1,039,566	1,743,204	
Loans, discounts and bills purchased not secured by collateral.....	4,181,075	5,582,518	5,024,175	
Overdrafts.....	525	186	932	
Due from trust companies, banks and bankers.....	1,096,726	1,875,869	1,849,917	
Specie.....	419,442	399,805	449,089	
Legal tender notes and notes of national banks.....	445,043	599,826	652,014	
Federal reserve notes.....			7,540	
Cash items.....	341,406	465,646	451,690	
Customers' liability on acceptances (per contra, see liabilities).....		3,500	3,500	
Assets not included in any of the above heads.....	74,126	80,670	88,907	
Add for cents.....	5	6	3	
<b>Total resources.....</b>	<b>\$8,174,428</b>	<b>\$11,165,879</b>	<b>\$11,825,080</b>	
<b>LIABILITIES</b>				
Capital.....	\$500,000	\$600,000	\$600,000	
Surplus, including all undivided profits (market value).....	477,849	467,181	445,614	
Preferred deposits, viz.:				
Due New York State savings banks.....	26,345	77,227	77,117	
Deposits by the State of New York.....	57,000	75,000	170,000	
Due depositors, not preferred.....	6,997,173	9,777,630	10,390,070	
Due to trust companies, banks and bankers.....	63,861	87,637	55,291	
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....		3,500	3,500	
Other liabilities.....	52,198	77,703	83,486	
Add for cents.....	2	1	2	
<b>Total liabilities.....</b>	<b>\$8,174,428</b>	<b>\$11,165,879</b>	<b>\$11,825,080</b>	

QUARTERLY STATEMENTS

191

# CHELSEA EXCHANGE BANK — New York City

A. E. STILGER, *President.*

[266 West 34th street; organized 1903.]

WM. A. LOBB, *Cashier.*

## DIRECTORS.

LEOPOLD BROWN,  
JOHN N. WILLYS,  
GEO. KERN,

JOHN P. WINDOLPH,  
WM. WEST SHAW,  
MICHAEL H. BLAKE,

E. C. STRIFFLER,  
IRVING M. SHAW,

JOSEPH S. HOUSE,  
A. E. STILGER,  
J. SAMUEL SMOOT,

LONDON I. WALLICK,  
EUGENE F. MCGIRR,  
B. L. ATWATER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$184,322	\$183,837	\$199,240	\$174,930
Private securities, market value.....	33,285	.....	.....	.....
Real estate owned.....	285,306	304,442	285,306	285,306
Mortgages owned.....	45,000	77,760	91,760	88,935
Loans and discounts secured by bond and mtge., deed or other real estate col.	52,000	52,000	51,450	51,000
Loans and discounts secured by other collateral.....	493,313	390,548	573,462	830,310
Loans, discounts and bills purchased not secured by collateral.....	1,509,689	1,616,743	1,596,535	1,614,762
Overdrafts.....	3,140	4,450	11,666	24,304
Due from trust companies, banks and bankers.....	276,818	276,901	352,988	365,510
Specie.....	188,696	277,380	171,171	204,595
Legal tender notes and notes of national banks.....	90,000	65,000	95,000	35,000
Federal reserve notes.....	.....	.....	25,000	65,000
Cash items.....	8,534	10,256	12,847	6,739
Assets not included in any of the above heads.....	32,570	29,114	31,922	29,136
Add for cents.....	2	5	5	3
<b>Total resources.....</b>	<b>\$3,202,675</b>	<b>\$3,288,436</b>	<b>\$3,498,352</b>	<b>\$3,775,530</b>
<b>LIABILITIES</b>				
Capital.....	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits (market value).....	169,113	178,951	161,130	170,083
Preferred deposits, viz.:				
Deposits by the State of New York.....	21,000	100,000	280,000	200,000
Deposits by the Superintendent of Banks of the State of New York.....	71,971	67,703	68,329	140,805
Deposits otherwise preferred.....	25,014	25,203	25,385	24,249
Due depositors, not preferred.....	2,131,540	2,416,753	2,413,958	2,410,436
Due to trust companies, banks and bankers.....	153,379	76,509	119,387	97,955
Bills payable.....	200,000	.....	.....	300,000
Other liabilities.....	30,656	23,315	30,161	31,998
Add for cents.....	2	2	2	4
<b>Total liabilities.....</b>	<b>\$3,202,675</b>	<b>\$3,288,436</b>	<b>\$3,498,352</b>	<b>\$3,775,530</b>



THE CITIZENS' BANK OF ARCADE — ARCADE

J. D. CASE, *President.*

[Main street; organized 1890.]

J. H. SMITH, *Cashier.*

J. D. CASE,

J. B. LEWIS,

J. H. SMITH,  
R. J. TILTON.

DIRECTORS.

J. H. FRANCIS,

H. J. McNAIR,

7

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$3,600	\$3,600	\$1,600	\$1,600
Private securities, market value.....	48,930	48,930	48,930	48,930
Real estate owned.....	8,100	8,100	8,100	8,100
Mortgages owned.....	35,600	35,400	35,400	30,800
Loans and discounts secured by bond and mtge., deed or other real estate col.	38,584	41,997	48,399	40,835
Loans and discounts secured by other collateral.....	32,398	38,473	33,505	36,704
Loans, discounts and bills purchased not secured by collateral.....	463,901	464,476	511,813	491,577
Overdrafts.....	1,270	716	700	1,017
Due from trust companies, banks and bankers.....	98,991	63,080	78,512	77,389
Specie.....	2,977	3,053	3,228	3,501
Legal tender notes and notes of national banks.....	25,427	24,117	22,489	20,393
Cash items.....	625	535	283	280
Assets not included in any of the above heads.....	2,000	.....	.....	.....
Add for cents.....	4	3	3	2
<b>Total resources.....</b>	<b>\$762,407</b>	<b>\$732,480</b>	<b>\$792,962</b>	<b>\$761,128</b>
<b>LIABILITIES</b>				
Capital.....	\$60,000	\$60,000	\$60,000	\$60,000
Surplus, including all undivided profits (market value).....	44,425	44,037	47,737	48,224
Preferred deposits, viz.:				
Deposits by the State of New York.....	9,000	9,000	9,000	9,000
Deposits otherwise preferred.....	3	.....	.....	.....
Due depositors, not preferred.....	641,478	611,729	608,725	576,404
Due to trust companies, banks and bankers.....	.....	213	.....	.....
Bills payable.....	.....	.....	60,000	60,000
Other liabilities.....	7,500	7,500	7,500	7,500
Add for cents.....	1	1	.....	.....
<b>Total liabilities.....</b>	<b>\$762,407</b>	<b>\$732,480</b>	<b>\$792,962</b>	<b>\$761,128</b>

QUARTERLY STATEMENTS

193

## THE CITIZENS' BANK — ATTICA

[6 Main street; organized 1911.]

B. T. SANDS, *Cashier.*ELON P. SPINK, *President.*

## DIRECTORS.

JOHN MATTESON,  
F. M. RICHARDS,R. J. TILTON,  
E. P. SPINK,E. T. GAY,  
B. T. SANDS,  
JASON D. CASE,J. H. SMITH,  
H. T. BRAMER,B. F. FRENCH,  
AUGUSTUS W. SMITH.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$12,252	\$12,252	\$12,252	\$7,252
Private securities, market value.....	34,987	34,987	34,987	34,987
Real estate owned.....	11,500	11,000	11,000	11,000
Mortgages owned.....	13,580	15,560	15,700	15,700
Loans and discounts secured by bond and mtge., deed or other real estate col.	23,370	22,302	25,365	28,272
Loans and discounts secured by other collateral.....	43,135	33,735	22,353	19,346
Loans, discounts and bills purchased not secured by collateral.....	167,141	170,866	177,512	196,748
Overdrafts.....	383	210	419	84
Due from trust companies, banks and bankers.....	37,519	40,589	37,600	37,137
Specie.....	3,178	3,582	3,457	4,035
Legal tender notes and notes of national banks.....	8,598	9,464	11,093	9,207
Federal reserve notes.....				300
Cash items.....	195	1,069	301	215
Assets not included in any of the above heads.....	4,317	4,000	4,000	4,000
Add for cents.....	7	4	4	4
<b>Total resources.....</b>	<b>\$360,162</b>	<b>\$359,620</b>	<b>\$356,043</b>	<b>\$368,287</b>
<b>LIABILITIES</b>				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value).....	17,953	14,980	16,668	18,143
Preferred deposits, viz.:				
Deposits by the State of New York.....	10,000	10,000	10,000	10,000
Other deposits secured by pledge of assets.....	801	751	751	760
Due depositors, not preferred.....	300,408	301,888	296,623	307,384
Other liabilities.....	1,000	2,000	2,000	2,000
Add for cents.....		1	1	
<b>Total liabilities.....</b>	<b>\$360,162</b>	<b>\$359,620</b>	<b>\$356,043</b>	<b>\$368,287</b>

CITIZENS' BANK OF BINGHAMTON — BINGHAMTON

GEORGE A. KENT, *President.*

[29 Chenango street; organized 1914.]

WALTER A. LESTER, *Cashier.*

DIRECTORS.

WM. T. MORGAN,  
FRED J. BAUMANN,  
CHARLES D. MATTHEWS,

GEO. M. HARRIS,  
P. F. CUSICK,  
M. P. O'CONNOR,

J. A. STACK,  
NORMAN G. KEISER,

ARTHUR L. KENT,  
WM. C. KING,  
GEORGE A. KENT,

A. C. CROSSLEY,  
MASON LOWELL,  
WALTER A. LESTER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds viz.: Public securities, market value.....	\$967	\$55,848	\$62,641	\$131,570
Mortgages owned.....				40,700
Loans and discounts secured by bond and mtge., deed or other real estate col.....	9,500	15,150	14,500	17,700
Loans and discounts secured by other collateral.....	18,780	61,082	85,468	112,950
Loans, discounts and bills purchased not secured by collateral.....	185,948	306,208	328,980	335,316
Overdrafts.....		101	159	394
Due from trust companies, banks and bankers.....	14,835	87,557	94,698	107,473
Specie.....	1,581	6,096	9,551	5,959
Legal tender notes and notes of national banks.....	7,880	18,000	17,049	24,609
Federal reserve notes.....			2,000	
Cash items.....	1,232	2,293	1,770	2,665
Assets not included in any of the above heads.....	12,456	14,551	15,841	18,186
Add for cents.....	2	4	4	2
<b>Total resources.....</b>	<b>\$253,181</b>	<b>\$566,890</b>	<b>\$632,661</b>	<b>\$797,524</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	47,011	47,205	48,951	51,405
Preferred deposits, viz.:				
Due New York State savings and loan assns., credit unions and land bank.....		1,646	1,379	1,558
Deposits by the Superintendent of Banks of the State of New York.....		10,000	10,000	10,121
Due depositors, not preferred.....	106,019	407,387	358,616	445,588
Due to trust companies, banks and bankers.....			112,213	185,000
Other liabilities.....	150	650	1,500	3,850
Add for cents.....	1	2	2	2
<b>Total liabilities.....</b>	<b>\$253,181</b>	<b>\$566,890</b>	<b>\$632,661</b>	<b>\$797,524</b>

QUARTERLY STATEMENTS

1915

## CITIZENS' BANK OF BUFFALO — BUFFALO

JOSEPH BLOCK, *President.*

[563 William street; organized 1890.]

NORMAN A. MACDONALD, *Cashier.*

## DIRECTORS.

WM. F. WENDT,  
ALBERT D. SIKES,  
JOHN C. SCHENK,JEROME I. PRENTISS,  
GEO. A. LAUTZ,  
J. FRED ZELLER,JACOB J. SIEGRIST,  
A. J. BLOCK,WM. SIMON,  
WALTER H. SCHOELLKOPF,  
HENRY SCHAEFER,WM. H. CROSBY,  
E. J. BARCALO,  
JOSEPH BLOCK.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$250,109	\$254,740	\$219,584	\$200,109
Private securities, market value.....	552,096	547,286	491,362	582,977
Real estate owned.....	47,100	47,100	46,782	47,250
Mortgages owned.....	9,430	9,410	8,700	8,700
Loans and discounts secured by bond and mtge., deed or other real estate col.	145,144	136,945	236,245	353,930
Loans and discounts secured by other collateral.....	418,692	330,486	493,871	549,986
Loans, discounts and bills purchased not secured by collateral.....	2,764,523	2,661,410	2,694,914	2,466,065
Overdrafts.....	1,479	692	770	1,494
Due from trust companies, banks and bankers.....	855,936	1,174,325	1,013,650	1,140,351
Specie.....	15,265	27,379	22,531	27,598
Legal tender notes and notes of national banks.....	298,699	278,000	333,700	258,035
Federal reserve notes.....			550	1,000
Cash items.....	36,861	31,877	63,578	56,201
Assets not included in any of the above heads.....	12,817	10,104	11,816	11,091
Add for cents.....	4	4	5	3
<b>Total resources.....</b>	<b>\$5,408,155</b>	<b>\$5,559,758</b>	<b>\$5,638,058</b>	<b>\$5,704,790</b>
<b>LIABILITIES</b>				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	267,513	269,290	285,772	295,959
Preferred deposits, viz.:				
Due New York State savings banks.....	245,000	260,000	260,000	260,000
Due New York State savings and loan assns., credit unions and land bank.	42,168	51,812	44,099	51,292
Deposits by the State of New York.....	179,000	218,000	194,000	139,000
Other deposits secured by pledge of assets.....	375,069	369,189	319,547	429,152
Due depositors, not preferred.....	3,684,116	3,706,481	3,808,382	3,863,076
Due to trust companies, banks and bankers.....	296,612	396,984	410,756	377,748
Other liabilities.....	118,675	88,000	115,500	88,562
Add for cents.....	2	2	2	1
<b>Total liabilities.....</b>	<b>\$5,408,155</b>	<b>\$5,559,758</b>	<b>\$5,638,058</b>	<b>\$5,704,790</b>

THE CITIZENS' BANK OF DANVILLE — DANVILLE

F. FIELDER, *President.*

[193 Main street; organized 1887.]

F. FIELDER, *Cashier.*

DIRECTORS.

J. W. WADSWORTH,  
FRANK H. JOHANTGEN,

J. ARTHUR JACKSON,  
J. W. WADSWORTH, JR.,

H. FRANK DYER,

JOHN J. BAILEY,  
C. W. MCNAIR,

WM. H. HARTMAN,  
F. FIELDER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$8,000	\$8,000	\$4,500	\$4,500
Private securities, market value.....	53,262	53,312	48,162	51,337
Real estate owned.....	7,011	7,011	6,000	6,000
Mortgages owned.....	4,648	4,648	3,945	3,945
Loans and discounts secured by bond and mtgc., deed or other real estate col.	13,663	13,000	26,677	27,477
Loans and discounts secured by other collateral.....	13,194	15,319	16,144	18,261
Loans, discounts and bills purchased not secured by collateral.....	185,682	242,629	214,800	225,286
Overdrafts.....	304	217	605	75
Due from trust companies, banks and bankers.....	65,822	33,675	49,400	29,067
Specie.....	10,373	13,245	8,070	11,424
Legal tender notes and notes of national banks.....	4,600	3,920	4,500	4,417
Federal reserve notes.....			2,000	1,000
Cash items.....	1,333	930	4,136	219
Assets not included in any of the above heads.....	1,550	1,619	904	720
Add for cents.....	3	5	4	4
<b>Total resources.....</b>	<b>\$369,445</b>	<b>\$397,530</b>	<b>\$389,847</b>	<b>\$383,712</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	35,761	35,064	36,660	37,318
Due depositors, not preferred.....	280,834	299,465	301,324	284,394
Bills payable.....		10,000		10,000
Other liabilities.....	2,850	3,000	1,862	2,000
Add for cents.....		1	1	
<b>Total liabilities.....</b>	<b>\$369,445</b>	<b>\$397,530</b>	<b>\$389,847</b>	<b>\$383,712</b>

QUARTERLY STATEMENTS

**THE CITIZENS' BANK OF GRIFFIN CORNERS, N. Y.—GRIFFIN CORNERS**

JOEL L. KEATOR, *President.*

[Main street; organized 1910.]

R. W. PAWLING, *Cashier.*

**DIRECTORS.**

JOEL L. KEATOR,  
FRANK DOOLITTLE,

H. S. VERMILYA,  
JAMES LASHER,

O. F. BALLARD,

CLARENCE WILSON,  
E. L. HINCKLEY,

C. H. VERMILYA,  
R. W. PAWLING.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$8,000	\$8,000	\$8,000	\$8,000
Real estate owned.....	13,728	13,728	13,728	13,720
Loans and discounts secured by bond and mtge., deed or other real estate col.	5,295	5,295	7,149	7,109
Loans and discounts secured by other collateral.....	3,339	3,367	3,335	4,372
Loans, discounts and bills purchased not secured by collateral.....	68,637	75,659	86,351	83,329
Overdrafts.....	44	20	21	8
Due from trust companies, banks and bankers.....	6,429	6,469	10,060	12,339
Specie.....	3,058	2,922	2,034	3,390
Legal tender notes and notes of national banks.....	380	1,220	1,935	1,082
Federal reserve notes.....				5
Cash items.....	82	93	130	120
Assets not included in any of the above heads.....	1,765	1,834	1,827	1,791
Add for cents.....	3	3	3	3
<b>Total resources.....</b>	<b>\$110,760</b>	<b>\$118,610</b>	<b>\$134,573</b>	<b>\$135,268</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	9,621	9,069	9,450	9,972
Preferred deposits, viz.: Deposits by the State of New York.....	3,000	3,000	8,000	8,000
Due depositors, not preferred.....	69,001	63,009	67,662	91,661
Bills payable.....		8,800	11,800	
Rediscounts.....	3,520	9,170	11,835	
Other liabilities.....	618	561	824	634
Add for cents.....		1	2	1
<b>Total liabilities.....</b>	<b>\$110,760</b>	<b>\$118,610</b>	<b>\$134,573</b>	<b>\$135,268</b>

THE CITIZENS' BANK OF LOCKE, N. Y.—LOCKE

C. J. HEWITT, *President.*

[Organized 1895.]

NELLIE LOWE, *Cashier.*

DIRECTORS.

J. L. WHITE,

C. B. KING,  
C. G. PARKER,

HORTON METZGAR,

A. C. McINTOSH,  
GILES M. STODDARD,

C. J. HEWITT.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz:				
Public securities, market value.....	\$1,100	\$1,100	\$1,100	\$1,100
Private securities, market value.....	15,872	17,726	15,726	15,726
Real estate owned.....	3,000	3,000	3,000	3,000
Mortgages owned.....	33,589	33,589	26,964	26,964
Loans and discounts secured by bond and mtge., deed or other real estate col.	5,000	5,000	5,000	5,000
Loans, discounts and bills purchased not secured by collateral.....	48,213	47,320	51,760	54,785
Overdrafts.....	283	392	.....	363
Due from trust companies, banks and bankers.....	13,498	10,402	12,735	9,367
Specie.....	1,115	896	479	838
Legal tender notes and notes of national banks.....	2,695	5,445	4,504	5,159
Cash items.....	.....	.....	197	9
Assets not included in any of the above heads.....	3,015	3,018	3,530	4,519
Add for cents.....	3	2	2	2
<b>Total resources.....</b>	<b>\$127,383</b>	<b>\$127,890</b>	<b>\$124,997</b>	<b>\$126,832</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	12,360	12,009	13,168	13,432
Preferred deposits, viz.: Deposits by the State of New York.....	9,000	9,000	9,000	9,000
Due depositors, not preferred.....	80,022	80,881	76,828	78,600
Other liabilities.....	1,000	1,000	1,000	800
Add for cents.....	1	.....	1	.....
<b>Total liabilities.....</b>	<b>\$127,383</b>	<b>\$127,890</b>	<b>\$124,997</b>	<b>\$126,832</b>

QUARTERLY STATEMENTS

## CITIZENS' BANK OF MONROE — MONROE

C. S. KNIGHT, *President.*

[Organized 1915.]

C. A. BROOKS, *Cashier.*

## DIRECTORS.

C. S. KNIGHT,  
FREDERICK HULSE,W. A. McCLELLAN,  
GILBERT R. PALEN,C. A. BROOKS,  
R. H. RULISON,  
A. J. CRANE,ELWOOD C. SMITH,  
FRANK O'NEIL,J. A. MITTNACH, JR.,  
S. B. STANABACK.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....		1,098	\$1,000	\$1,000
Private securities, market value.....				23,811
Mortgages owned.....				2,250
Loans and discounts secured by other collateral.....			6,701	7,400
Loans, discounts and bills purchased not secured by collateral.....		1,156	77,648	95,835
Overdrafts.....			21	139
Due from trust companies, banks and bankers.....		29,391	24,561	27,164
Specie.....		6,671	7,376	10,041
Legal tender notes and notes of national banks.....		3,235	2,360	1,640
Cash items.....		28	202	459
Assets not included in any of the above heads.....		16	1,230	1,687
Add for cents.....		2	3	3
<b>Total resources.....</b>		<b>41,597</b>	<b>\$121,102</b>	<b>\$171,429</b>
<b>LIABILITIES</b>				
Capital.....		25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....		4,014	17,370	25,960
Due depositors, not preferred.....		12,582	76,816	113,648
Due to trust companies, banks and bankers.....			1,915	6,819
Add for cents.....		1	1	2
<b>Total liabilities.....</b>		<b>41,597</b>	<b>\$121,102</b>	<b>\$171,429</b>



THE CITIZENS' BANK OF PENN YAN — PENN YAN

JOHN H. JOHNSON, *President.*

[140 Main street; organized 1899.]

J. A. UNDERWOOD, *Cashier.*

DIRECTORS.

JOHN T. ANDREWS,

JOHN H. JOHNSON,  
H. C. TALLEMADGE,

HENRY M. PARMELE,

L. GEROME OGDEN,  
J. A. UNDERWOOD,

HOWARD L. WOODRUFF.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$30,035	\$30,102	\$31,185	\$31,265
Private securities, market value.....	151,954	157,211	153,480	106,277
Real estate owned.....	25,369	25,369	26,043	25,369
Mortgages owned.....	45,797	57,097	63,297	63,097
Loans and discounts secured by bond and mtge., deed or other real estate col.	58,421	55,732	55,975	59,548
Loans and discounts secured by other collateral.....	41,315	59,423	54,803	63,870
Loans, discounts and bills purchased not secured by collateral.....	272,570	252,533	247,477	247,789
Overdrafts.....	189	553	819	352
Due from trust companies, banks and bankers.....	69,877	76,391	53,892	59,871
Specie.....	23,726	20,610	19,364	17,557
Legal tender notes and notes of national banks.....	10,713	4,561	12,038	9,984
Federal reserve notes.....			1,000	1,000
Cash items.....	1,089	1,453	2,241	752
Assets not included in any of the above heads.....	5,691	6,811	6,646	8,295
Add for cents.....	4	6	3	4
<b>Total resources.....</b>	<b>\$736,750</b>	<b>\$747,852</b>	<b>\$728,263</b>	<b>\$695,030</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	60,013	59,479	65,962	66,359
Preferred deposits, viz.:				
Due N. Y. State savings and loan associations, credit unions and land bank	2,078	3,711	2,637	2,902
Deposits by the State of New York.....	16,000	16,000	16,000	16,000
Due depositors, not preferred.....	603,773	613,567	563,534	541,986
Bills payable.....			25,000	13,000
Other liabilities.....	4,885	5,093	5,128	4,782
Add for cents.....	1	2	2	1
<b>Total liabilities.....</b>	<b>\$736,750</b>	<b>\$747,852</b>	<b>\$728,263</b>	<b>\$695,030</b>

QUARTERLY STATEMENTS

## THE CITIZENS' BANK OF PERRY — PERRY

G. M. TRABER, *President.*

[20 Main street; organized 1888.]

C. M. SMITH, *Cashier.*

## DIRECTORS.

W. W. GRIEVE,

C. M. SMITH,  
B. A. NEVINS,

WILL W. GRIEVE,

W. T. OLIN,  
G. M. TRABER,

J. N. WYCKOFF.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$32,850	\$31,850	\$31,850	\$41,787
Private securities, market value.....	142,990	148,647	158,647	156,660
Real estate owned.....	18,000	18,000	18,000	18,000
Mortgages owned.....	168,603	165,848	166,498	163,133
Loans and discounts secured by bond and mtg., deed or other real estate col.	30,864	35,904	38,404	38,191
Loans and discounts secured by other collateral.....	54,015	59,332	57,632	49,332
Loans, discounts and bills purchased not secured by collateral.....	201,250	205,097	181,497	198,612
Overdrafts.....	21	52	1	5
Due from trust companies, banks and bankers.....	101,348	110,662	126,415	78,959
Specie.....	11,124	12,137	11,371	10,926
Legal tender notes and notes of national banks.....	27,735	27,099	29,118	24,951
Cash items.....	425	45	618	144
Assets not included in any of the above heads.....	4,800	3,312	4,273	5,573
Add for cents.....	3	5	5	3
<b>Total resources.....</b>	<b>\$794,028</b>	<b>\$817,990</b>	<b>\$824,329</b>	<b>\$786,326</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	52,452	50,738	53,608	56,044
Preferred deposits, viz.: Deposits by the State of New York.....	18,000	18,000	18,000	18,000
Due depositors, not preferred.....	671,775	693,807	701,257	656,214
Other liabilities.....	1,800	5,443	1,463	6,067
Add for cents.....	1	2	1	1
<b>Total liabilities.....</b>	<b>\$794,028</b>	<b>\$817,990</b>	<b>\$824,329</b>	<b>\$786,326</b>

THE CITIZENS' BANK — WAVERLY

FRED A. SAWYER, *President.*

[331 Broad street; organized 1874.]

LOUIS J. BULEY, *Asst. Cashier.*

DIRECTORS.

JAMES H. OWEN,  
JOHN C. VAN ATTA,

FREDERICK E. HAWKES,  
THEO. MILLS,

FRED A. SAWYER,

ELLEN S. HALSTEAD,  
HORACE H. KINNEY,

EDWIN W. HORTON,  
E. S. HANFORD.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$27,000	\$36,200	\$37,300	\$38,300
Private securities, market value.....	454,331	448,561	451,203	476,292
Real estate owned.....	8,500	8,500	8,300	8,300
Mortgages owned.....	21,363	21,353	24,020	24,043
Loans and discounts secured by bond and mtge., deed or other real estate col.	12,449	17,413	15,829	10,966
Loans and discounts secured by other collateral.....	111,246	155,486	133,639	99,083
Loans, discounts and bills purchased not secured by collateral.....	156,220	118,458	126,734	138,550
Overdrafts.....	1,322	2,116	783	2,987
Due from trust companies, banks and bankers.....	91,228	85,692	94,017	86,784
Specie.....	16,593	16,422	13,773	6,213
Legal tender notes and notes of national banks.....	14,523	14,809	7,410	9,251
Federal reserve notes.....			1,005	1,240
Cash items.....	808	493	680	564
Assets not included in any of the above heads.....	4,535	4,401	3,135	4,422
Add for cents.....	3	4	4	5
<b>Total resources.....</b>	<b>\$920,121</b>	<b>\$929,908</b>	<b>\$917,832</b>	<b>\$907,000</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	80,403	78,865	76,162	76,664
Preferred deposits, viz.:				
Due New York State savings and loan ass'ns, credit unions and land bank.....	7,458	4,198	20,143	749
Deposits by the State of New York.....	20,000	20,000	20,000	17,000
Due depositors, not preferred.....	758,759	772,691	747,592	759,043
Due to trust companies, banks and bankers.....		652	433	42
Other liabilities.....	3,500	3,500	3,500	3,500
Add for cents.....	1	2	2	2
<b>Total liabilities.....</b>	<b>\$920,121</b>	<b>\$929,908</b>	<b>\$917,832</b>	<b>\$907,000</b>

QUARTERLY STATEMENTS

## CITIZENS' BANK OF WESTFIELD — WESTFIELD

G. FAYETTE DICKSON, *President.*

[17 Main street; organized 1908.]

FRED M. RICH, *Cashier.*

## DIRECTORS.

G. FAYETTE DICKSON,  
A. B. OTTAWAY,CHAS. E. WELCH,  
JOHN MCCRUDEN,VERNON A. KENT,  
E. E. WEAVER,  
FRED M. RICH,JOHN HAIGHT,  
A. W. RUMFEBY,ANDREW H. HARRIS,  
A. S. FITCH.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value . . . . .	\$2,095	\$2,115	\$2,115	\$2,115
Private securities, market value . . . . .	16,730	16,780	16,730	16,750
Mortgages owned . . . . .	3,400	3,400	3,400	3,400
Loans and discounts secured by bond and mtg., deed or other real estate col.	19,532	21,602	21,180	21,840
Loans and discounts secured by other collateral . . . . .	10,038	8,124	9,315	7,767
Loans, discounts and bills purchased not secured by collateral . . . . .	195,715	200,833	196,508	206,028
Overdrafts . . . . .	397	419	377	531
Due from trust companies, banks and bankers . . . . .	23,039	16,534	15,625	15,642
Specie . . . . .	5,975	5,245	4,616	3,655
Legal tender notes and notes of national banks . . . . .	4,685	4,605	3,290	3,145
Federal reserve notes . . . . .			15	65
Cash items . . . . .	100	1,026	1,097	1,436
Assets not included in any of the above heads . . . . .	6,250	6,335	5,950	6,125
Add for cents . . . . .	4	5	2	1
<b>Total resources . . . . .</b>	<b>\$287,960</b>	<b>\$287,023</b>	<b>\$280,220</b>	<b>\$288,500</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value) . . . . .	10,823	10,896	10,913	11,811
Due depositors, not preferred . . . . .	192,432	154,769	147,600	151,713
Due to trust companies, banks and bankers . . . . .	5,225	1,352	2,951	3,952
Bills payable . . . . .		40,000	50,000	50,000
Rediscounts . . . . .	27,568	27,725	16,925	18,894
Other liabilities . . . . .	1,910	2,280	1,830	2,128
Add for cents . . . . .	2	1	1	2
<b>Total liabilities . . . . .</b>	<b>\$287,960</b>	<b>\$287,023</b>	<b>\$280,220</b>	<b>\$288,500</b>

THE CITIZENS' BANK OF WHITE PLAINS, N. Y.— WHITE PLAINS

GEO. T. BURLING, *President.*

[130 Main street; organized 1907.]

JOHN BURLING, *Cashier.*

DIRECTORS.

GEO. T. BURLING,  
HENRY R. BARRETT,

FRANK L. PARK,  
PHILIP B. PARKER,

ASA W. YOUNG,  
CHAS. DEUTERMANN,  
FREDERICK RANFCHT,

JEREMIAH T. LOCKWOOD,  
HENRY O. WINDSOR,

JAMES M. McCULLOUGH,  
JOE. B. SELLARS.

QUARTERLY STATEMENTS

205

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value . . . . .	\$147,818	\$135,323	\$184,710	\$191,134
Private securities, market value . . . . .	279,112	286,662	294,000	329,135
Mortgages owned . . . . .	15,800	15,800	15,800	15,800
Loans and discounts secured by bond and mtge., deed or other real estate col.	9,400	12,500	12,500	5,550
Loans and discounts secured by other collateral . . . . .	22,200	24,340	12,340	12,880
Loans, discounts and bills purchased not secured by collateral . . . . .	315,217	299,145	351,461	319,887
Overdrafts . . . . .	45	78	43	36
Due from trust companies, banks and bankers . . . . .	117,775	73,666	110,514	193,049
Specie . . . . .	29,576	21,512	26,779	29,088
Legal tender notes and notes of national banks . . . . .	10,000	11,000	12,000	8,000
Federal reserve notes . . . . .				1,000
Cash items . . . . .	6,395	1,780	1,580	1,865
Assets not included in any of the above heads . . . . .	13,303	13,002	16,304	16,670
Add for cents . . . . .	3	3	4	4
<b>Total resources . . . . .</b>	<b>\$966,644</b>	<b>\$894,811</b>	<b>\$1,038,035</b>	<b>\$1,124,098</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value) . . . . .	38,879	32,684	39,828	34,761
Preferred deposits, viz.: Deposits by the State of New York . . . . .			30,000	22,000
Due depositors, not preferred . . . . .	812,628	729,718	854,015	958,020
Due to trust companies, banks and bankers . . . . .	7,441	2,216	6,929	2,589
Bills payable . . . . .		25,000		
Other liabilities . . . . .	7,694	5,191	7,261	6,726
Add for cents . . . . .	2	2	2	2
<b>Total liabilities . . . . .</b>	<b>\$966,644</b>	<b>\$894,811</b>	<b>\$1,038,035</b>	<b>\$1,124,098</b>

## CITIZENS' STATE BANK — LYNDONVILLE

WILLIS S. HOUSEL, *President.*

[Main street; organized 1911.]

FRANK B. HOUSEL, *Cashier.*

## DIRECTORS.

WILLIS S. HOUSEL,

CHAS. E. HOUSEL,  
LEE I. WELLS,

FRANK B. HOUSEL,

JOHN WARD,  
ALBERT B. HISE,

GEO. RESSEGUIF.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$3,070	\$12,953	\$27,784	\$20,809
Private securities, market value.....	52,836	43,752	51,814	33,652
Real estate owned.....	9,000	9,000	9,000	9,000
Mortgages owned.....	20,425	20,400	15,750	15,300
Loans and discounts secured by bond and mtge., dead or other real estate col.	20,160	33,360	9,992	22,672
Loans and discounts secured by other collateral.....	57,184	29,003	15,102	16,554
Loans, discounts and bills purchased not secured by collateral.....	130,324	117,480	119,842	135,891
Overdrafts.....	55	3	1	5
Due from trust companies, banks and bankers.....	22,783	63,334	37,782	34,056
Specie.....	2,352	2,550	2,029	1,998
Legal tender notes and notes of national banks.....	11,550	14,330	12,036	9,004
Cash items.....	418	454	1,219	1,929
Assets not included in any of the above heads.....	3,500	4,949	4,334	4,288
Add for cents.....	3	4	5	5
<b>tal resources.....</b>	<b>\$333,665</b>	<b>\$351,572</b>	<b>\$306,690</b>	<b>\$305,173</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	16,012	15,519	16,633	16,516
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	317	.....	.....	.....
Due depositors, not preferred.....	231,336	309,052	234,052	262,657
Rediscounts.....	10,000	.....	.....	.....
Other liabilities.....	1,000	2,000	1,000	1,000
Add for cents.....	.....	1	.....	.....
<b>Total liabilities.....</b>	<b>\$333,665</b>	<b>\$351,572</b>	<b>\$306,690</b>	<b>\$305,173</b>

THE CITY BANK OF SYRACUSE — SYRACUSE

WARREN C. BRAYTON, *President.*

[120 East Genesee street; organized 1909.]

ARTHUR N. ELLIS, *Cashier.*

WARREN C. BRAYTON,  
HERMAN CAFLER,  
EARL E. ELLIS,  
MARTIN G. GROSSMAN,  
ALBERT A. KEISLER,

RICHARD C. BROWN,  
LEVI S. CHAPMAN,  
LOUIE W. EMERSON,  
STEWART F. HANCOCK,  
WALTER A. RIDINGF,  
EDWARD V. BRYANT,

DIRECTORS.  
WM. H. COLEBROOK, JR.,  
DANIEL M. EDWARDS,  
AUGUST C. HOFMANN, JR.,  
ROBERT LOVE,  
HOWARD B. BUELL,  
CLARENCE C. DECKER,

AUGUST FINCK, JR.,  
EDWARD A. HUNT,  
JOHN MARPELLUT,  
FLOYD R. TODD,  
ARTHUR N. ELLIS,  
JOSEPH A. GRIFFIN,

HARRY E. JONES,  
ARTHUR E. PARSONS,  
IRVING N. BEELER,  
HARLEY J. CHURCHELL,  
CHAF. M. BEDELL,  
HAMLET WORKER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$10,544	\$11,657	\$10,119	\$20,103
Private securities, market value.....	582,613	532,737	610,586	864,263
Real estate owned.....	73,181	73,181	73,181	73,181
Loans and discounts secured by bond and mtg., deed or other real estate col.	24,360	18,351	41,635	42,300
Loans and discounts secured by other collateral.....	464,643	498,514	620,224	799,709
Loans, discounts and bills purchased not secured by collateral.....	1,251,517	1,273,704	1,348,844	1,477,216
Overdrafts.....	1,480	1,430	1,381	1,124
Due from trust companies, banks and bankers.....	165,280	241,735	249,014	304,638
Specie.....	30,834	33,983	28,391	26,369
Legal tender notes and notes of national banks.....	70,351	63,140	94,735	82,200
Cash items.....	28,251	38,183	41,703	17,673
Assets not included in any of the above heads.....	15,891	16,003	12,674	16,029
Add for cents.....	4	4	4	3
<b>Total resources.....</b>	<b>\$2,718,949</b>	<b>\$2,802,622</b>	<b>\$3,132,491</b>	<b>\$3,724,817</b>
<b>LIABILITIES</b>				
Capital.....	\$200,000	\$200,000	\$200,000	\$500,000
Surplus, including all undivided profits (market value).....	57,735	56,157	76,907	169,178
Preferred deposits, viz.:				
Due New York State savings and loan assns., credit unions and land bank.....	3,001	4,519	4,219	4,012
Deposits by the State of New York.....	108,000	160,000	135,000	100,000
Deposits by the Superintendent of Banks of the State of New York.....	5,000	5,000	5,000	5,000
Due depositors, not preferred.....	2,178,016	2,325,707	2,630,418	2,880,006
Due to trust companies, banks and bankers.....	17,082	21,248	31,410	29,233
Bills payable.....	100,000	.....	.....	.....
Other liabilities.....	50,114	29,989	49,535	37,387
Add for cents.....	1	2	2	1
<b>Total liabilities.....</b>	<b>\$2,718,949</b>	<b>\$2,802,622</b>	<b>\$3,132,491</b>	<b>\$3,724,817</b>

QUARTERLY STATEMENTS

## CLINTON BANK—NEW YORK CITY

EMMETT S. HAMILTON, *President.*

[158 Rivington street; organized 1914.]

SAUL OLINER, *Cashier.*

## DIRECTORS.

ALBERT ABRAHAM,  
EMMETT S. HAMILTON.HENRY J. BIGHAM,  
GEO. B. GIFFORD,

SAMUEL BENADERET,

SABETZ MENACHEM,  
FELIX PRINCE,WALTER W. IRWIN,  
SAUL OLINER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value . . . . .	\$989	\$989		
Private securities, market value . . . . .	59,877	18,951		
Real estate owned . . . . .	52,271	52,391		
Loans and discounts secured by other collateral . . . . .	1,375	1,075		
Loans, discounts and bills purchased not secured by collateral . . . . .	133,378	130,928		
Overdrafts . . . . .	1,101	367		
Due from trust companies, banks and bankers . . . . .	7,613	21,495		
Specie . . . . .	4,268	1,387		
Legal tender notes and notes of national banks . . . . .	14,968	2,946		
Cash items . . . . .	11,682	567		
Assets not included in any of the above heads . . . . .	9,474	8,263		
Add for cents . . . . .	5	4		
<b>Total resources . . . . .</b>	<b>\$297,001</b>	<b>\$239,363</b>		
<b>LIABILITIES</b>				
Capital . . . . .	\$100,000	\$100,000		
Surplus, including all undivided profits (market value) . . . . .	12,701	7,892		
Preferred deposits, viz.: Deposits by the State of New York . . . . .	15,000	15,000		
Due depositors, not preferred . . . . .	68,756	58,520		
Due to trust companies, banks and bankers . . . . .		33,000		
Bills payable . . . . .	75,133			
Other liabilities . . . . .	25,410	24,950		
Add for cents . . . . .	1	1		
<b>Total liabilities . . . . .</b>	<b>\$297,001</b>	<b>\$239,363</b>		



CLYMER STATE BANK — CLYMER

J. D. GALLUP, *President.*

[Main street; organized 1910.]

H. F. YOUNG, *Cashier.*

DIRECTORS.

J. D. GALLUP,  
HARRY MEYERINCK,

ALBERT NECKERS, JR.,  
ALBERT OONK,

E. E. AVERY,  
WM. TENHOUSEN,  
LUCAS GLEASON,

BENJ. WAFFINK,  
HENRY DAMKOT, JR.,

GEORGE GROSS,  
JOHN G. WEYERS.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,050	\$1,040	\$1,050	\$3,000
Private securities, market value.....	12,500	12,500	12,500	11,430
Real estate owned.....			1,200	1,200
Mortgages owned.....	7,040	6,990	6,990	6,647
Loans and discounts secured by bond and mtge., deed or other real estate col.	15,813	14,393	11,835	13,785
Loans and discounts secured by other collateral.....	8,300	8,619	6,943	1,905
Loans, discounts and bills purchased not secured by collateral.....	115,969	128,468	127,623	124,946
Overdrafts.....	370	258	602	328
Due from trust companies, banks and bankers.....	18,603	14,176	13,889	13,305
Specie.....	5,208	4,758	4,751	5,054
Legal tender notes and notes of national banks.....	3,923	5,106	4,700	5,548
Federal reserve notes.....			115	600
Cash items.....	337	296	146	1
Assets not included in any of the above heads.....	1,400	1,500	1,900	1,800
Add for cents.....	3	3	3	2
<b>Total resources.....</b>	<b>\$190,516</b>	<b>\$198,107</b>	<b>\$194,247</b>	<b>\$189,551</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	8,822	6,875	7,583	8,408
Preferred deposits, viz.:				
Deposits by the State of New York.....	8,000	8,000	8,000	8,000
Other deposits secured by pledge of assets.....	31		31	
Due depositors, not preferred.....	142,763	135,832	138,500	141,769
Bills payable.....	3,000	14,000		
Rediscounts.....		6,000	12,807	4,149
Other liabilities.....	2,900	2,400	2,325	2,225
Add for cents.....			1	
<b>Total liabilities.....</b>	<b>\$190,516</b>	<b>\$198,107</b>	<b>\$194,247</b>	<b>\$189,551</b>

QUARTERLY STATEMENTS

209

## COHOCTON STATE BANK — COHOCTON

A. L. SHULTS, *President.*

[Maple avenue; organized 1915.]

GEORGE A. WENTWORTH, *Cashier.*

## DIRECTORS.

ANDREW L. SHULTS,  
BERTHA I. OLIVER,EDWIN S. BROWN,  
WM. J. FAULKNER,

SIMON P. COOLEY,

W. HEALY CLARK,  
GEO. A. WENTWORTH,GEO. E. WAGNER,  
CHARLES LARROWE.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....				\$2,007
Private securities, market value.....				1,000
Real estate owned.....				2,700
Mortgages owned.....				235
Loans and discounts secured by bond and mtge., deed or other real estate col.				9,397
Loans and discounts secured by other collateral.....				19,629
Loans, discounts and bills purchased not secured by collateral.....				34,334
Overdrafts.....				1,394
Due from trust companies, banks and bankers.....				21,729
Specie.....				4,985
Legal tender notes and notes of national banks.....				7,804
Cash items.....				71
Assets not included in any of the above heads.....				1,733
Add for cents.....				3
<b>Total resources.....</b>				<b>\$157,021</b>
<b>LIABILITIES</b>				
Capital.....				\$25,000
Surplus, including all undivided profits (market value).....				5,937
Due depositors, not preferred.....				125,334
Other liabilities.....				750
<b>Total liabilities.....</b>				<b>\$157,021</b>

THE COLONIAL BANK — NEW YORK CITY

ALEXANDER WALKER, *President.*

[441 Columbus avenue; organized 1892.]

GEO. S. CARR, *Cashier.*

DIRECTORS.

ALEXANDER WALKER,  
AUGUSTUS W. KELLEY,

JAMES M. DONALD,  
EDWIN W. ORVIS,  
WM. WOODWARD,

WM. C. DUNCAN,  
GEO. REUTER,

CRAS. H. SMITH,  
ALEXANDER C. WALKER,  
JOHN J. HOPPER,

ARTHUR W. WATSON,  
WILLIAM CRAWFORD.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$19,720	\$19,720	\$19,720	\$30,747
Private securities, market value.....	236,897	257,099	231,103	225,148
Real estate owned.....	230,000	230,000	230,000	230,000
Mortgages owned.....	41,250	41,250	31,750	10,750
Loans and discounts secured by other collateral.....	2,176,776	2,887,829	2,607,611	2,938,343
Loans, discounts and bills purchased not secured by collateral.....	3,636,538	3,970,095	4,175,001	4,081,907
Overdrafts.....	930	759	835	902
Due from trust companies, banks and bankers.....	1,082,284	833,397	802,563	882,871
Specie.....	753,993	761,511	983,791	862,732
Legal tender notes and notes of national banks.....	370,403	381,300	293,100	209,307
Federal reserve notes.....			12,000	15,000
Cash items.....	431,094	269,095	292,704	289,518
Assets not included in any of the above heads.....	28,815	2,932	3,000	3,000
Add for cents.....	3	3	3	3
<b>Total resources.....</b>	<b>\$9,003,616</b>	<b>\$9,654,990</b>	<b>\$9,683,183</b>	<b>\$9,780,223</b>
<b>LIABILITIES</b>				
Capital.....	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits (market value).....	731,693	767,315	786,257	807,486
Preferred deposits, viz.:				
Due New York State savings banks.....	90,000	101,358	101,358	102,665
Deposits by the State of New York.....	32,000	100,000	60,000	30,000
Other deposits secured by pledge of assets.....	103,802	104,112	106,113	66,169
Due depositors, not preferred.....	7,550,091	8,094,511	8,119,690	8,259,949
Due to trust companies, banks and bankers.....	51,088	53,571	69,968	74,443
Other liabilities.....	46,933	34,121	39,797	39,513
Add for cents.....	1	2	3	3
<b>Total liabilities.....</b>	<b>\$9,003,616</b>	<b>\$9,654,990</b>	<b>\$9,683,183</b>	<b>\$9,780,223</b>

QUARTERLY STATEMENTS

## COLUMBIA BANK—NEW YORK CITY

JOSEPH FOX, *President.*

[507 Fifth avenue; organized 1883.]

W. S. GRIFFITH, *Cashier.*JOSEPH FOX,  
JOHN P. STEVENS,D. H. ROWLAND,  
ROBERT E. SIMON,ELI H. BERNHEIM,  
JOSEPH STEINER,  
SAMUEL K. JACOBS,

## DIRECTORS.

W. S. GRIFFITH,  
DAVID J. FOX,SIMEON FORD,  
FRED A. MACK.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$99,286	\$199,365	\$199,525	\$98,616
Private securities, market value.....	542,542	864,722	1,060,487	503,137
Real estate owned.....	131,352	131,102	131,150	43,959
Mortgages owned.....	7,000	7,000	7,000	8,375
Loans and discounts secured by bond and mtg., deed or other real estate col.	27,000	25,000	25,000	24,000
Loans and discounts secured by other collateral.....	1,040,258	688,763	681,363	738,829
Loans, discounts and bills purchased not secured by collateral.....	4,789,460	4,818,267	4,704,775	5,353,204
Overdrafts.....	418	261	1,497	1,638
Due from trust companies, banks and bankers.....	651,630	550,432	545,692	640,157
Specie.....	700,053	477,613	683,603	576,217
Legal tender notes and notes of national banks.....	320,712	438,785	181,700	227,600
Federal reserve notes.....			25,000	40,000
Cash items.....	337,301	336,243	251,768	219,462
Assets not included in any of the above heads.....	31,040	16,165	15,676	14,939
Add for cents.....	4	4	4	3
Total resources.....	\$8,678,056	\$8,553,722	\$8,514,240	\$8,490,130
	LIABILITIES			
Capital.....	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits (market value).....	694,714	648,911	657,513	653,080
Preferred deposits, viz.:				
Due New York State savings banks.....	130,505	96,830	93,004	60,153
Deposits by the State of New York.....	12,000	112,000	75,000	45,000
Deposits by the Superintendent of Banks of the State of New York.....	33	33	33	33
Due depositors, not preferred.....	7,282,737	7,163,670	7,112,558	7,225,616
Due to trust companies, banks and bankers.....	84,467	84,162	112,756	112,303
Other liabilities.....	173,600	148,114	163,375	93,950
Add for cents.....		2	1	1
Total liabilities.....	\$8,678,056	\$8,553,722	\$8,514,240	\$8,490,136

THE CORN EXCHANGE BANK — NEW YORK CITY

WALTER E. FREW, *President.*

[13 William street; organized 1852.]

EDWARD S. MALMAR, *Cashier.*

DIRECTORS.

WM. A. NASH,  
CLARENCE H. KELSEY,  
PHILIP LEHMAN,

WALTER E. FREW,  
W. R. STEWART,  
HENRY B. VAUGHAN,

WM. H. NICHOLS,  
HENRY SCHAEFER,

ROBERT A. DRYSDALE,  
DAVID BINGHAM,  
CHAS. W. MCCUTCHEON,

J. LOUIS SCHAEFER,  
ANDREW MILLS,  
DAVID M. MORRISON.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$2,230,789	\$1,869,041	\$1,857,610	\$1,611,912
Private securities, market value.....	7,890,758	8,276,101	9,713,843	10,947,285
Real estate owned.....	3,063,809	3,218,790	3,227,580	3,322,569
Mortgages owned.....	1,266,804	1,226,804	1,158,106	1,052,106
Loans and discounts secured by bond and mtge., deed or other real estate col.	1,348,140	1,170,557	1,103,097	763,254
Loans and discounts secured by other collateral.....	30,457,895	28,480,911	31,884,198	37,909,653
Loans, discounts and bills purchased not secured by collateral.....	19,521,747	27,146,123	24,712,612	26,640,843
Overdrafts.....	3,439	4,267	4,157	4,519
Due from trust companies, banks and bankers.....	6,709,724	6,644,008	7,118,042	6,895,855
Specie.....	11,423,407	11,497,230	16,962,745	15,928,727
Legal tender notes and notes of national banks.....	1,653,865	2,564,240	2,502,790	2,995,225
Cash items.....	7,961,340	6,402,959	9,148,620	6,715,568
Customers' liability on acceptances (per contra, see liabilities).....	678,200	975,678	869,555	1,201,314
Assets not included in any of the above heads.....	463,457	208,765	216,445	271,315
Add for cents.....	4	5	6	7
<b>Total resources.....</b>	<b>\$94,673,378</b>	<b>\$99,685,479</b>	<b>\$110,479,406</b>	<b>\$116,260,152</b>
<b>LIABILITIES</b>				
Capital.....	\$3,500,000	\$3,500,000	\$3,500,000	\$3,500,000
Surplus, including all undivided profits (market value).....	6,979,324	6,772,548	6,729,658	6,736,721
Preferred deposits, viz.:				
Due New York State savings banks.....	6,404,656	6,709,184	7,493,785	7,139,976
Due New York State savings and loan assns., credit unions and land bank.....	109,007	121,865	118,813	111,918
Deposits by the Superintendent of Banks of the State of New York.....	223,603	204,704	167,332	83,935
Other deposits secured by pledge of assets.....	42,996	43,565	52,214	50,692
Due depositors, not preferred.....	70,844,655	73,280,682	82,426,483	85,316,480
Due to trust companies, banks and bankers.....	5,595,489	7,580,795	8,631,345	11,661,118
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	678,200	975,678	869,555	1,201,314
Other liabilities.....	295,445	496,455	490,218	457,993
Add for cents.....	3	3	3	5
<b>Total liabilities.....</b>	<b>\$94,673,378</b>	<b>\$99,685,479</b>	<b>\$110,479,406</b>	<b>\$116,260,152</b>

QUARTERLY STATEMENTS

COSMOPOLITAN BANK — NEW YORK CITY

GEORGE B. WILLIAMS, *President.*

[803 Prospect avenue; organized 1906.]

WM. F. McLAUGHLIN, *Cashier.*

DIRECTORS.

SIEGFRIED KARLEBACH,

LEWIS DORFMAN,  
MORRIS LEVY,

JOS. E. BUTTERWORTH,

WM. D. CAMERON,  
ROBT. F. SEIFFERT,

GEO. B. WILLIAMS.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$46,325	\$104,690	\$101,500	\$96,657
Private securities, market value.....	79,282	4,850	4,900	5,000
Real estate owned.....	5,000	5,000	.....	.....
Mortgages owned.....	3,000	3,000	.....	.....
Loans and discounts secured by bond and mtge., deed or other real estate col.	37,693	71,744	70,728	77,728
Loans and discounts secured by other collateral.....	10,927	30,913	83,363	84,833
Loans, discounts and bills purchased not secured by collateral.....	334,258	317,897	436,905	533,366
Overdrafts.....	2,125	1,516	691	518
Due from trust companies, banks and bankers.....	33,114	32,218	72,046	40,892
Specie.....	12,008	6,423	2,940	1,436
Legal tender notes and notes of national banks.....	20,170	20,400	17,280	16,727
Cash items.....	.....	15,700	3,371	8,317
Assets not included in any of the above heads.....	6,542	5,170	7,094	7,824
Add for cents.....	3	3	3	3
<b>Total resources.....</b>	<b>\$590,447</b>	<b>\$619,524</b>	<b>\$800,821</b>	<b>\$873,301</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	10,889	13,555	17,193	19,698
Preferred deposits, viz.:				
Deposits by the State of New York.....	20,000	20,000	30,000	25,000
Deposits by the Superintendent of Banks of the State of New York.....	.....	.....	15,000	15,000
Other deposits secured by pledge of assets.....	10,000	10,000	20,000	20,000
Due depositors not preferred.....	397,111	454,357	554,741	643,269
Bills payable.....	50,000	.....	.....	.....
Rediscounts.....	.....	20,000	61,000	48,000
Other liabilities.....	2,446	1,612	2,887	2,333
Add for cents.....	1	.....	.....	1
<b>Total liabilities.....</b>	<b>\$590,447</b>	<b>\$619,524</b>	<b>\$800,821</b>	<b>\$873,301</b>

DOBBS FERRY BANK — DOBBS FERRY

FRANKLIN Q. BROWN, *President.*

[41 Main street; organized 1890.]

BENJ. L. WALLACE, *Cashier.*

DIRECTORS.

FRANKLIN Q. BROWN,  
HERMAN L. R. EDGAR,

ROBERT DENNISTON,  
ALBERT SHAW,

WM. C. LAWRENCE,

WM. W. TOMPKINS,  
CURT VON WEDEL,

NATHANIEL A. CAMPBELL,  
BENJAMIN L. WALLACE.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,000	\$1,000	\$1,017	\$1,010
Private securities, market value.....	247,007	244,936	239,975	237,435
Real estate owned.....	9,000	9,000	9,000	9,000
Mortgages owned.....	3,700	3,700	3,700	3,700
Loans and discounts secured by bond and mtge., deed or other real estate col.	5,250	4,900	4,900	4,900
Loans and discounts secured by other collateral.....	18,543	18,344	21,144	17,270
Loans, discounts and bills purchased not secured by collateral.....	76,172	86,037	85,522	73,994
Due from trust companies, banks and bankers.....	46,568	41,294	65,907	102,637
Specie.....	5,842	10,123	9,645	13,688
Legal tender notes and notes of national banks.....	14,092	11,748	8,125	12,710
Federal reserve notes.....			123	200
Cash items.....	40	50		9
Assets not included in any of the above heads.....	518	335	411	689
Add for cents.....	3	2	3	3
<b>Total resources.....</b>	<b>\$427,735</b>	<b>\$431,469</b>	<b>\$449,472</b>	<b>\$477,245</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	30,734	29,990	26,510	26,152
Preferred deposits, viz.:				
Due New York State savings banks.....	21,171	19,430	15,166	16,469
Due New York State savings and loan assns., credit unions and land bank.....	10,233	6,502	9,522	2,770
Due depositors, not preferred.....	261,029	269,495	290,048	315,516
Due to trust companies, banks and bankers.....	2,034	4,561	6,362	14,342
Other liabilities.....	2,532	1,488	1,860	1,993
Add for cents.....	2	3	4	3
<b>Total liabilities.....</b>	<b>\$427,735</b>	<b>\$431,469</b>	<b>\$449,472</b>	<b>\$477,245</b>

QUARTERLY STATEMENTS

# DUNDEE STATE BANK — DUNDEE

WM. C. SWORTS, *President.*

[Organized 1882.]

R. B. SWORTS, *Cashier.*

## DIRECTORS.

WM. C. SWORTS,

H. C. HARPENDING,

F. R. VOSBURGH,

R. B. SWORTS,

URSULA SWORTS.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$4,013	\$4,013	\$4,121	\$4,097
Private securities, market value.....	14,918	15,112	5,225	5,225
Real estate owned.....	6,323	2,000	2,000	2,000
Mortgages owned.....	77,794	73,481	73,031	65,559
Loans and discounts secured by bond and mtge., deed or other real estate col.	19,285	17,925	14,370	14,520
Loans and discounts secured by other collateral.....	2,575	3,200	3,200	3,275
Loans, discounts and bills purchased not secured by collateral.....	101,110	106,866	116,136	109,416
Overdrafts.....	1,895	1,237	600	1,490
Due from trust companies, banks and bankers.....	43,552	21,292	15,665	14,282
Specie.....	3,485	3,632	3,449	3,510
Legal tender notes and notes of national banks.....	10,103	13,547	10,124	10,865
Cash items.....	1,439	500	626	385
Assets not included in any of the above heads.....	3,340	4,412	4,320	4,040
Add for cents.....	4	4	2	2
<b>Total resources.....</b>	<b>\$289,836</b>	<b>\$267,221</b>	<b>\$252,869</b>	<b>\$238,666</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	47,057	28,682	30,902	30,453
Preferred deposits, viz.:				
Other deposits secured by pledge of assets.....		1,869	1,870	1,582
Deposits otherwise preferred.....	2,203			
Due depositors, not preferred.....	188,995	184,654	162,484	154,534
Due to trust companies, banks and bankers.....				225
Bills payable.....			6,000	
Other liabilities.....	1,580	2,014	1,613	1,872
Add for cents.....	1	2		
<b>Total liabilities.....</b>	<b>\$289,836</b>	<b>\$267,221</b>	<b>\$252,869</b>	<b>\$238,666</b>



# THE FARMERS' BANK OF SPRINGVILLE, ERIE COUNTY, N. Y.—SPRINGVILLE

F. O. SMITH, *President.*

[124 Main street; organized 1902.]

W. A. DAVIS, *Cashier.*

## DIRECTORS.

F. O. SMITH,  
F. SCHWEIZER,

A. D. JONES,  
EDWIN A. SCOTT,

GEO. CHESBRO,  
A. L. PINGREY,  
R. B. WAITE,

GEORGE H. HUGHEY,  
G. H. BARKER,

B. E. AUSTIN,  
B. CHAFFEE.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$411,242	\$390,429	\$379,478	\$364,690
Private securities, market value.....	4,489	4,489	2,000	2,000
Real estate owned.....	16,500	16,500	16,500	16,500
Mortgages owned.....	48,327	44,171	42,421	44,021
Loans and discounts secured by bond and mtge., deed or other real estate col.	20,000	20,000	20,000	20,000
Loans and discounts secured by other collateral.....	15,000	15,000	15,000	15,000
Loans, discounts and bills purchased not secured by collateral.....	355,655	358,796	368,142	385,140
Overdrafts.....	976	894	1,368	816
Due from trust companies, banks and bankers.....	109,450	113,354	128,801	140,909
Specie.....	20,652	24,752	24,321	1,947
Legal tender notes and notes of national banks.....	17,259	17,021	11,366	28,750
Federal reserve notes.....				1,020
Cash items.....	1,578	462	773	432
Add for cents.....	2	3	3	4
<b>Total resources.....</b>	<b>\$1,021,130</b>	<b>\$1,005,871</b>	<b>\$1,010,173</b>	<b>\$1,121,229</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	89,174	86,654	91,516	90,850
Preferred deposits, viz.: Deposits by the State of New York.....	15,000	15,000	15,000	15,000
Other deposits secured by pledge of assets.....		10,000	10,000	10,000
Due depositors, not preferred.....	866,956	844,216	843,656	855,378
Add for cents.....		1	1	1
<b>Total liabilities.....</b>	<b>\$1,021,130</b>	<b>\$1,005,871</b>	<b>\$1,010,173</b>	<b>\$1,021,229</b>

QUARTERLY STATEMENTS

## THE FARMERS AND MECHANICS' BANK OF BATH, N. Y.—BATH

FRANK CAMPBELL, *President.*

[8 Liberty street; organized 1912.]

FRED R. WEBSTER, *Cashier.*

## DIRECTORS.

FRANK CAMPBELL,

W. R. CAMPBELL,

FRED R. WEBSTER,

HENRY FREY,

REUBEN R. LYON.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$79,354	\$79,354	\$79,354	\$79,354
Private securities, market value.....	37,667	37,667	37,667	24,336
Real estate owned.....	10,000	15,446	17,327	24,003
Mortgages owned.....		3,500	3,500	3,875
Loans and discounts secured by bond and mtg., deed or other real estate col.	41,852	42,360	59,392	55,802
Loans and discounts secured by other collateral.....	38,453	42,154	34,872	52,108
Loans, discounts and bills purchased not secured by collateral.....	434,259	460,834	465,489	471,386
Overdrafts.....	601	371	2,902	1,557
Due from trust companies, banks and bankers.....	145,519	158,894	170,254	74,735
Specie.....	3,615	3,471	5,529	3,415
Legal tender notes and notes of national banks.....	41,365	37,962	36,934	33,239
Cash items.....	4,979	3,314	2,143	2,904
Add for cents.....	3	3	4	4
<b>Total resources.....</b>	<b>\$837,667</b>	<b>\$885,330</b>	<b>\$915,367</b>	<b>\$826,718</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	56,080	59,126	64,200	64,341
Preferred deposits, viz.:				
Due New York State savings and loan assns., credit unions and land bank.....	2,492	1,166	1,099	2,265
Deposits by the State of New York.....	25,000	25,000	20,000	15,000
Other deposits secured by pledge of assets.....	28,984	25,748	25,214	25,519
Due depositors, not preferred.....	675,109	724,288	754,852	669,592
Add for cents.....	2	2	2	1
<b>Total liabilities.....</b>	<b>\$837,667</b>	<b>\$885,330</b>	<b>\$915,367</b>	<b>\$826,718</b>

# FARMERS AND MECHANICS' BANK — FORT PLAIN

F. W. BAUDER, *President.*

[Organized 1887.]

CHAS. G. ZIELLEY, *Cashier.*

## DIRECTORS.

F. W. BAUDER,  
FRANK J. EHLE,

FAYETTE WAGNER,  
LESTER GETMAN,

H. M. ELDRIDGE,

A. L. GROS,  
A. H. ECKLER,

W. C. HACKNEY,  
JOHN W. SALTSMAN.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$16,165	\$16,135	\$16,130	\$16,167
Private securities, market value.....	23,538	22,252	18,457	21,073
Real estate owned.....	30,400	30,400	30,400	30,400
Mortgages owned.....	32,718	34,668	34,840	32,390
Loans and discounts secured by bond and mtge., deed or other real estate col.	45,787	47,566	46,816	46,820
Loans and discounts secured by other collateral.....	133,914	123,783	118,350	122,432
Loans, discounts and bills purchased not secured by collateral.....	324,725	335,553	343,074	329,421
Overdrafts.....	1,243	531	1,062	840
Due from trust companies, banks and bankers.....	41,529	38,246	38,908	77,846
Specie.....	14,136	15,638	21,173	15,351
Legal tender notes and notes of national banks.....	10,350	9,705	10,000	11,720
Federal reserve notes.....			1,000	1,000
Cash items.....	4,677	1,854	2,297	5,551
Assets not included in any of the above heads.....	8,806	3,996	5,200	5,448
Add for cents.....	2	3	5	6
<b>Total resources.....</b>	<b>\$687,990</b>	<b>\$680,330</b>	<b>\$687,712</b>	<b>\$716,465</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	46,127	43,459	44,073	44,639
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	10,649	9,632	9,362	9,009
Due depositors, not preferred.....	487,000	491,281	489,531	552,231
Due to trust companies, banks and bankers.....	23	1,996	8,217	652
Rediscouts.....	35,685	25,356	26,462	.....
Other liabilities.....	8,504	8,605	10,064	9,931
Add for cents.....	2	1	3	3
<b>Total liabilities.....</b>	<b>\$687,990</b>	<b>\$680,330</b>	<b>\$687,712</b>	<b>\$716,465</b>

QUARTERLY STATEMENTS

## FARMERS AND MECHANICS' BANK — JAMESTOWN

O. N. RUSHWORTH, *President.*

[215 Main street; organized 1891.]

A. E. APLEYARD, *Cashier.*

S. B. BURCHARD,  
PERRY W. GOODWIN,  
H. P. ROBERTSON,

J. A. CLARY,  
ELMER C. GIFFORD,  
F. O. STRANDBURG,

DIRECTORS.  
HAROLD E. CRISSEY,  
ELLIOTT C. HALL,  
E. E. WELLMAN,  
A. A. GOULD,

JOHN W. JOHNSON,  
FRANK A. WILCOX,  
ED. J. GREEN,

ALBERT PETERSON,  
O. N. RUSHWORTH,  
N. OSCAR JOHNSON.

220

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$30,000	\$29,500	\$29,500	\$29,500
Private securities, market value.....	43,834	57,645	53,145	54,456
Real estate owned.....	70,429	84,017	82,778	80,740
Mortgages owned.....	134,792	131,736	130,345	133,423
Loans and discounts secured by bond and mtg., deed or other real estate col.	40,751	44,669	41,892	48,994
Loans and discounts secured by other collateral.....	185,393	195,135	182,035	193,780
Loans, discounts and bills purchased not secured by collateral.....	1,195,073	1,216,810	1,306,673	1,272,693
Overdrafts.....	181	101	506	239
Due from trust companies, banks and bankers.....	175,858	202,701	196,353	173,125
Specie.....	52,793	50,922	51,813	60,309
Legal tender notes and notes of national banks.....	36,000	30,800	30,850	31,200
Federal reserve notes.....			280	310
Cash items.....	9,408	9,056	10,402	11,978
Assets not included in any of the above heads.....	2,000	8,100	2,031	10,500
Add for cents.....	3	4	4	4
<b>Total resources.....</b>	<b>\$1,976,515</b>	<b>\$2,061,196</b>	<b>\$2,118,607</b>	<b>\$2,101,251</b>
<b>LIABILITIES</b>				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	108,517	117,928	120,873	129,669
Preferred deposits, viz.:				
Due New York State savings banks.....	25,955	26,212	26,477	26,745
Deposits by the State of New York.....	67,000	92,000	75,000	56,000
Other deposits secured by pledge of assets.....	8,417	8,526	7,780	7,780
Due depositors, not preferred.....	1,538,077	1,586,129	1,601,001	1,655,143
Due to trust companies, banks and bankers.....	3,547	12,399	4,974	8,412
Bills payable.....			50,000	
Other liabilities.....	25,000	18,000	32,500	17,500
Add for cents.....	2	2	2	2
<b>Total liabilities.....</b>	<b>\$1,976,515</b>	<b>\$2,061,196</b>	<b>\$2,118,607</b>	<b>\$2,101,251</b>

FARMERS AND MERCHANTS' BANK — COBLESKILL

WELLINGTON D. BECKER, *President.*

[Main street; organized 1893.]

JOHN R. BECKER, *Cashier.*

DIRECTORS.

WELLINGTON D. BECKER,  
WILLIAM E. LEWIS,

JOHN R. BECKER,  
VERNON M. BELLINGER,

ALEXANDER McMILLEN,

JUDSON BURHANS,  
CHAS. A. WIETING,

WARREN F. LIDDLE,  
WILLARD LARKIN.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$70,500	\$70,440	\$67,650	\$68,390
Private securities, market value.....	408,845	418,573	458,082	452,045
Real estate owned.....	8,500	8,500	8,500	8,500
Mortgages owned.....	11,500	11,500	10,100	10,100
Loans and discounts secured by other collateral.....	49,930	49,818	50,648	50,229
Loans, discounts and bills purchased not secured by collateral.....	154,625	173,765	159,719	162,366
Overdrafts.....	4	43	8	295
Due from trust companies, banks and bankers.....	102,810	132,455	110,386	140,979
Specie.....	21,978	24,731	24,014	17,242
Legal tender notes and notes of national banks.....	17,780	18,250	14,880	11,730
Federal reserve notes.....			870	1,020
Cash items.....	107	37	389	1,823
Assets not included in any of the above heads.....	10,566	9,381	11,541	10,877
Add for cents.....	2	6	4	3
<b>Total resources.....</b>	<b>\$857,147</b>	<b>\$917,499</b>	<b>\$916,791</b>	<b>\$935,599</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	32,189	31,857	33,720	29,343
Preferred deposits, viz.: Deposits by the State of New York.....	5,000	5,000	5,000	5,000
Due depositors, not preferred.....	754,537	809,427	815,121	825,379
Due to trust companies, banks and bankers.....	7,933	8,350	5,577	11,881
Other liabilities.....	7,487	12,864	7,372	13,994
Add for cents.....	1	1	1	2
<b>Total liabilities.....</b>	<b>\$857,147</b>	<b>\$917,499</b>	<b>\$916,791</b>	<b>\$935,599</b>

QUARTERLY STATEMENTS

## FARMERS AND MERCHANTS' BANK OF GENEVA — GENEVA

JOHN W. MELLEN, *President.*

[24 Linden street; organized 1914.]

HARRY D. MARSHALL, *Asst. Cashier.*

## DIRECTORS.

JOHN W. MELLEN,

WALTER HOWARD,  
JOHN PARMENTER,

GEORGE S. FAIRFAX,

THOMAS H. TRUSLOW,  
HUGH L. ROSE,

WILLIAM C. MEAD.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$11,179	\$11,072	\$11,072	\$6,072
Private securities, market value.....		900	2,070	3,050
Real estate owned.....				500
Mortgages owned.....	13,175	13,175	20,405	21,005
Loans and discounts secured by bond and mtg., deed or other real estate col.	23,000	26,310	28,975	29,955
Loans and discounts secured by other collateral.....	6,971	10,909	9,744	10,955
Loans, discounts and bills purchased not secured by collateral.....	119,141	152,908	185,484	191,736
Overdrafts.....	354	8	29	19
Due from trust companies, banks and bankers.....	16,018	29,582	26,174	34,869
Specie.....	1,198	2,037	1,933	2,064
Legal tender notes and notes of national banks.....	6,098	7,172	10,964	10,700
Federal reserve notes.....			700	150
Cash items.....	1,141	1,695	469	1,644
Customers' liability on acceptances (per contra, see liabilities).....	3,148	397		
Assets not included in any of the above heads.....	4,078	2,580	4,389	4,439
Add for cents.....	2	4	5	5
<b>Total resources.....</b>	<b>\$205,503</b>	<b>\$258,749</b>	<b>\$302,413</b>	<b>\$317,163</b>
<b>LIABILITIES</b>				
Capital.....	\$75,000	\$75,000	\$75,000	\$75,000
Surplus, including all undivided profits (market value).....	2,738	3,387	5,652	6,576
Preferred deposits, viz.: Due New York State savings banks.....		10,000	10,000	10,000
Due depositors, not preferred.....	122,342	169,195	210,942	224,105
Ac'pt'ces of drafts payable at a future date or aut'ed by comm'l letters of credit.....	3,148	397		
Other liabilities.....	2,274	768	818	1,482
Add for cents.....	1	2	1	
<b>Total liabilities.....</b>	<b>\$205,503</b>	<b>\$258,749</b>	<b>\$302,413</b>	<b>\$317,163</b>

THE FARMERS AND MERCHANTS' BANK OF SPENCER, N. Y.—SPENCER

M. D. FISHER, *President.*

[Organized 1884.]

M. B. FERRIS, *Cashier.*

DIRECTORS.

M. D. FISHER,

M. L. FISHER,  
S. C. JONES,

A. MAX FISHER,

H. H. FISHER,  
G. F. BUTTS,

M. B. FERRIS.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,000	\$1,000	\$1,000	\$1,000
Private securities, market value.....	10,000	10,000	10,000	7,000
Real estate owned.....	4,704	4,495	2,495	6,495
Mortgages owned.....	2,220	2,220	4,220	3,940
Loans and discounts secured by bond and mtge., deed or other real estate col.	3,800	3,800	3,800	.....
Loans, discounts and bills purchased not secured by collateral.....	74,241	71,881	70,976	69,201
Overdrafts.....	200	180	200	.....
Due from trust companies, banks and bankers.....	21,238	25,658	24,801	28,154
Specie.....	765	838	670	591
Legal tender notes and notes of national banks.....	5,700	7,200	7,000	7,000
Assets not included in any of the above heads.....	200	190	200	100
Add for cents.....	2	2	2	2
<b>Total resources.....</b>	<b>\$124,070</b>	<b>\$127,464</b>	<b>\$125,364</b>	<b>\$123,483</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	12,220	11,178	11,909	12,245
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	340	.....	.....	.....
Due depositors, not preferred.....	86,309	91,096	88,255	86,138
Other liabilities.....	200	190	200	100
Add for cents.....	1	.....	.....	.....
<b>Total liabilities.....</b>	<b>\$124,070</b>	<b>\$127,464</b>	<b>\$125,364</b>	<b>\$123,483</b>

QUARTERLY STATEMENTS

FARMERS AND MERCHANTS' STATE BANK — ONEIDA

A. B. MUNROE, *President.*

[18 Madison street; organized 1892.]

T. H. JURDEN, *Cashier.*

DIRECTORS.

C. HERMAN PHILIPP,  
S. C. WATERMAN,

E. E. COON,  
IRA L. SNELL,

FRANCIS STAFFORD,  
H. W. COLEY,  
RHODY TOBER,

G. I. MENZIE,  
A. B. MUNROE,

W. E. WITTER,  
C. F. MUNROE.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,100	\$1,100	\$1,100	\$1,100
Private securities, market value.....	16,775	16,775	16,775	16,775
Loans and discounts secured by bond and mtge., deed or other real estate col.	13,125	4,900	4,720	3,625
Loans and discounts secured by other collateral.....	45,149	45,007	46,975	39,785
Loans, discounts and bills purchased not secured by collateral.....	195,316	200,716	188,294	179,359
Due from trust companies, banks and bankers.....	27,894	47,209	75,135	43,158
Specie.....	5,735	8,576	8,746	10,614
Legal tender notes and notes of national banks.....	10,478	13,365	7,682	9,343
Federal reserve notes.....				450
Cash items.....	3,708	2,581	3,578	1,097
Assets not included in any of the above heads.....	700	340	575	367
Add for cents.....	1	2	1	1
<b>Total resources.....</b>	<b>\$319,981</b>	<b>\$340,571</b>	<b>\$353,581</b>	<b>\$305,674</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	43,209	43,979	42,648	42,837
Preferred deposits, viz.:				
Due New York State savings banks.....	10,000	10,000	10,000	10,000
Due New York State savings and loan assns., credit unions and land bank.....			1,616	9
Due depositors, not preferred.....	215,416	234,520	247,309	201,218
Due to trust companies, banks and bankers.....		371	304	
Other liabilities.....	1,355	1,700	1,702	1,610
Add for cents.....	1	1	2	
<b>Total liabilities.....</b>	<b>\$319,981</b>	<b>\$340,571</b>	<b>\$353,581</b>	<b>\$305,674</b>



# FIDELITY BANK — NEW YORK CITY

EDWARD H. PEASLEE, *President.*

[Madison avenue and 75th street; organized 1900.]

EUGENE W. DUTTON, *Cashier.*

## DIRECTORS.

E. A. S. CLARKE,  
EDWARD H. PEASLEE,

B. AYMAR SANDS,  
GEO. N. MILLER,

MORTIMER L. SCHIFF,

W. V. S. THORNE,  
JAMES A. STILLMAN,

ROBERT OLYPHANT,  
ERIC P. SWENSON,

00

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$960	\$985	\$963	\$970
Private securities, market value.....	183,990	158,740	217,011	193,026
Real estate owned.....	137,000	137,000	137,000	137,000
Mortgages owned.....	22,000	22,000	22,000	22,000
Loans and discounts secured by other collateral.....	235,700	217,230	213,220	215,300
Loans, discounts and bills purchased not secured by collateral.....	608,565	692,009	808,080	575,130
Overdrafts.....	34	59	20	32
Due from trust companies, banks and bankers.....	124,081	168,234	235,633	337,515
Specie.....	135,142	137,014	116,988	120,283
Legal tender notes and notes of national banks.....	20,000	19,000	13,000	10,500
Federal reserve notes.....	.....	.....	3,000	4,500
Cash items.....	93,857	46,119	42,717	60,014
Assets not included in any of the above heads.....	5,000	4,400	5,100	4,500
Add for cents.....	2	3	3	3
<b>Total resources.....</b>	<b>\$1,566,331</b>	<b>\$1,602,793</b>	<b>\$1,814,735</b>	<b>\$1,680,773</b>
<b>LIABILITIES</b>				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	182,963	184,135	182,554	188,256
Due depositors, not preferred.....	1,130,960	1,140,952	1,392,387	1,240,957
Due to trust companies, banks and bankers.....	43,861	72,250	32,793	44,558
Other liabilities.....	8,546	5,455	7,000	7,000
Add for cents.....	1	1	1	2
<b>Total liabilities.....</b>	<b>\$1,566,331</b>	<b>\$1,602,793</b>	<b>\$1,814,735</b>	<b>\$1,680,773</b>

QUARTERLY STATEMENTS

225

## THE FIFTH AVENUE BANK OF NEW YORK — NEW YORK CITY

A. S. FRISSELL, *President.*

[530 Fifth avenue; organized 1875.]

W. G. GASTON, *Cashier.*

### DIRECTORS.

GARDNER WETHERBEE,  
WM. H. PORTER,A. S. FRISSELL,  
B. H. FANCHER,JOHN D. CRIMMINS,  
HENRY R. ICKELHEIMER,  
ALFRED E. MARLING,JAMES G. CANNON,  
HOWARD C. SMITH,THOS. S. VAN VOLKENBURGE,  
CORNELIUS N. BLISS, JR.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$100,335	\$101,095	\$101,215	\$128,430
Private securities, market value.....	5,600	5,600	5,600	105,600
Real estate owned.....	552,066	552,066	552,066	552,066
Loans and discounts secured by bond and mtge., deed or other real estate col.	214,000	112,500	111,980	47,700
Loans and discounts secured by other collateral.....	7,707,055	8,470,487	8,340,098	9,537,251
Loans, discounts and bills purchased not secured by collateral.....	5,018,432	4,693,877	4,447,862	4,909,156
Overdrafts.....	6,550	19,072	4,844	10,676
Due from trust companies, banks and bankers.....	363,341	420,074	467,436	306,037
Specie.....	3,072,253	2,483,401	2,976,125	2,787,746
Legal tender notes and notes of national banks.....	572,420	838,315	652,965	690,130
Cash items.....	334,223	279,802	551,588	437,310
Assets not included in any of the above heads.....	394,478	529,940	324,523	35,533
Add for cents.....	4	4	3	4
<b>Total resources.....</b>	<b>\$18,340,757</b>	<b>\$18,506,233</b>	<b>\$18,536,305</b>	<b>\$19,547,639</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	2,227,059	2,296,154	2,343,419	2,240,166
Preferred deposits, viz.:				
Due New York State savings banks.....	28,669	31,242	49,477	36,083
Due New York State savings and loan assns., credit unions and land bank.....	6,839	3,386	16,242	7,698
Due depositors, not preferred.....	15,522,923	15,654,971	15,612,663	16,741,261
Due to trust companies, banks and bankers.....	15,722	15,330	25,787	17,110
Other liabilities.....	439,543	405,148	388,715	405,319
Add for cents.....	2	2	2	2
<b>Total liabilities.....</b>	<b>\$18,340,757</b>	<b>\$18,506,233</b>	<b>\$18,536,305</b>	<b>\$19,547,639</b>

# THE FIRST STATE BANK — CANISTEO

D. C. HUNTER, *President.*

[Main street; organized 1897.]

A. D. FULLER, *Cashier.*

## DIRECTORS.

D. C. HUNTER,  
L. J. SIMPSON,

J. L. SEELEY, JR.,  
JACOB VICKERS,

W. P. GOFF,  
HENRY ERLICH,  
EDGAR NORTHRUP,

H. P. JACK,  
C. A. JACKSON,

OTTO K. STEWART,  
A. D. FULLER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$22,762	\$22,762	\$14,975	\$21,065
Private securities, market value.....	15,977	15,977	20,227	21,377
Real estate owned.....	14,500	17,680	20,261	20,254
Mortgages owned.....	4,500	5,727	5,670	5,625
Loans and discounts secured by bond and mtge., deed or other real estate col.	3,605	3,911	306	1,300
Loans and discounts secured by other collateral.....	47,211	25,779	36,985	40,895
Loans, discounts and bills purchased not secured by collateral.....	179,150	213,998	196,059	189,057
Overdrafts.....	625	1,437	724	1,493
Due from trust companies, banks and bankers.....	24,298	14,896	25,596	18,685
Specie.....	4,190	7,766	10,697	8,814
Legal tender notes and notes of national banks.....	7,672	8,403	4,400	4,400
Federal reserve notes.....			100	400
Cash items.....	2,310	159	190	243
Assets not included in any of the above heads.....	1,300	3,026	8,094	3,259
Add for cents.....	4	4	3	4
<b>Total resources.....</b>	<b>\$328,104</b>	<b>\$341,525</b>	<b>\$344,287</b>	<b>\$336,871</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	30,473	20,439	30,788	31,259
Preferred deposits, viz.:				
Deposits by the State of New York.....	10,000	10,000	10,000	10,000
Other deposits secured by pledge of assets.....	2,564	2,513	2,486	1,967
Due depositors, not preferred.....	221,266	235,498	236,325	240,340
Bills payable.....	11,000	11,000	11,000	.....
Other liabilities.....	2,800	3,073	3,687	3,303
Add for cents.....	1	2	1	2
<b>Total liabilities.....</b>	<b>\$328,104</b>	<b>\$341,525</b>	<b>\$344,287</b>	<b>\$336,871</b>

QUARTERLY STATEMENTS

**FLORAL PARK BANK — FLORAL PARK**

**EDWARD L. FROST, *President.***

[Tyson avenue and Jericho turnpike; organized 1908.]

**C. H. VAN NOSTRAND, *Cashier.***

**DIRECTORS.**

**T. W. ALBERTSON,  
BERNARD LOWW,  
FREDERICK C. HICKS,**

**JACOB LAUER  
JOTHAM POST,  
EDWARD L. FROST,**

**J. F. KLEIN,  
GEO. W. COVERT,  
GEO. A. WIGGINS,**

**CHAS. H. VAN NOSTRAND,  
L. R. SUYDAM,  
ARTHUR H. GOLDSMITH,**

**J. MAYNARD KISSAM,  
ISAAC S. HENDRICKSON,  
GEORGE S. EMORY.**

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$14,500	\$14,500	\$14,500	\$13,000
Private securities, market value.....	76,582	77,943	95,958	99,456
Real estate owned.....	23,000	23,000	23,000	22,750
Mortgages owned.....	51,250	51,250	49,750	47,550
Loans and discounts secured by bond and mtg., deed or other real estate col.	25,671	12,774	14,857	10,989
Loans and discounts secured by other collateral.....	15,428	17,975	7,461	10,948
Loans, discounts and bills purchased not secured by collateral.....	59,057	45,008	48,601	67,097
Overdrafts.....	86			
Due from trust companies, banks and bankers.....	33,320	38,357	18,558	33,859
Specie.....	1,425	1,406	1,524	1,783
Legal tender notes and notes of national banks.....	17,678	13,979	14,351	15,332
Federal reserve notes.....			500	500
Cash items.....	100	360		
Assets not included in any of the above heads.....	4,008	3,186	3,505	3,827
Add for cents.....	3	3	1	5
<b>Total resources.....</b>	<b>\$322,088</b>	<b>\$299,741</b>	<b>\$292,564</b>	<b>\$327,096</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	28,114	30,190	30,138	29,502
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	112	115	115	117
Due depositors, not preferred.....	262,714	240,831	227,399	268,184
Due to trust companies, banks and bankers.....				404
Bills payable.....			5,000	
Other liabilities.....	6,146	3,603	4,912	3,887
Add for cents.....	2	2	2	2
<b>Total liabilities.....</b>	<b>\$322,088</b>	<b>\$299,741</b>	<b>\$292,564</b>	<b>\$327,096</b>

**THE FREEPORT BANK OF FREEPORT, QUEENS COUNTY, N. Y.—FREEPORT**

JOHN J. RANDALL, *President.*

[23 and 25 South Main street; organized 1892.]

WM. S. HALL, *Cashier.*

**DIRECTORS.**

SMITH COX,  
WM. G. MILLER,

WALLACE H. CORNWELL,  
D. WESLEY PINE,  
GEO. M. RANDALL,

WM. E. GOLDBER,  
COLES PETTIT,

WM. S. HALL,  
JOHN J. RANDALL,  
HARVEY B. SMITH,

EDGAR JACKSON,  
DANIEL B. RAYNOR.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$73,340	\$69,390	\$69,525	\$67,117
Private securities, market value.....	156,572	158,182	153,178	154,938
Real estate owned.....	34,200	34,200	34,200	34,200
Mortgages owned.....	115,187	114,987	112,237	111,737
Loans and discounts secured by bond and mtge., deed or other real estate ool.	35,380	32,805	31,430	33,745
Loans and discounts secured by other collateral.....	34,735	35,160	42,245	42,325
Loans, discounts and bills purchased not secured by collateral.....	224,940	244,078	242,851	240,129
Overdrafts.....	29	12	31	7
Due from trust companies, banks and bankers.....	72,147	52,995	64,982	116,173
Specie.....	6,174	6,505	8,463	8,684
Legal tender notes and notes of national banks.....	29,511	19,689	28,919	25,678
Federal reserve notes.....				965
Cash items.....	1,080	315	465	1,104
Assets not included in any of the above heads.....	9,200	5,750	9,268	6,000
Add for cents.....	2	3	3	4
<b>Total resources.....</b>	<b>\$792,497</b>	<b>\$774,071</b>	<b>\$802,797</b>	<b>\$842,806</b>
<b>LIABILITIES</b>				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value).....	80,978	80,683	82,517	78,709
Preferred deposits, viz.: Deposits by the State of New York.....			10,000	10,000
Due depositors, not preferred.....	678,871	654,811	669,412	715,879
Due to trust companies, banks and bankers.....	847	4,026	1,435	1,117
Other liabilities.....	7,100	4,550	9,432	7,100
Add for cents.....	1	1	1	1
<b>Total liabilities.....</b>	<b>\$792,497</b>	<b>\$774,071</b>	<b>\$802,797</b>	<b>\$842,806</b>

QUARTERLY STATEMENTS

**GERMAN AMERICAN BANK OF BUFFALO, N. Y.—BUFFALO**

EDWIN G. S. MILLER, *President.*

[424-426 Main street; organized 1882.]

WM. L. KOESTER, *Cashier.*

EDWIN G. S. MILLER,  
GEO. J. MEYER,  
CHAS. R. HUNTLEY,

HENRY C. ZELLER,  
HARDIN H. LITTELL,  
EDWARD L. KOONS,

DIRECTORS.  
OLIVER CABANA, JR.,  
GEO. M. ZIMMERMANN,  
LOUIS A. FISCHER,  
JOSEPH KAM,

HENRY A. MILLER,  
JACOB G. LANG,  
ALFRED A. BERRICK,

EDWIN R. SMITH,  
WM. L. KOESTER,  
HENRY C. STEUL.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$163,000	\$163,000	\$163,000	\$163,000
Private securities, market value.....	1,268,509	1,354,414	1,442,841	1,759,618
Real estate owned.....	476,000	476,000	476,000	476,000
Mortgages owned.....	4,900	4,900	4,900	4,900
Loans and discounts secured by bond and mtg., deed or other real estate col.	335,631	301,039	290,039	376,916
Loans and discounts secured by other collateral.....	2,706,628	1,958,555	1,789,501	3,167,654
Loans, discounts and bills purchased not secured by collateral.....	4,030,833	4,509,533	4,798,026	4,065,568
Overdrafts.....	3,437	2,407	2,881	2,523
Due from trust companies, banks and bankers.....	1,583,109	2,978,011	3,286,770	3,514,173
Specie.....	142,140	174,459	217,606	284,718
Legal tender notes and notes of national banks.....	194,811	185,750	325,000	310,633
Federal reserve notes.....			385	1,520
Cash items.....	270,961	91,202	92,749	169,796
Assets not included in any of the above heads.....	48,044	34,942	42,305	45,476
Add for cents.....	4	5	3	5
<b>Total resources.....</b>	<b>\$11,228,007</b>	<b>\$12,234,217</b>	<b>\$12,932,006</b>	<b>\$14,342,500</b>
<b>LIABILITIES</b>				
Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	620,566	619,431	625,397	630,526
Preferred deposits, viz.:				
Due New York State savings banks.....	558,686	624,168	602,200	528,467
Due New York State savings and loan assns., credit unions and land bank.....	39,345	50,166	68,403	115,077
Deposits by the State of New York.....	272,000	447,000	350,000	260,000
Deposits by the Superintendent of Banks of the State of New York.....	10,000	10,000	10,000	10,000
Other deposits secured by pledge of assets.....	421,093	285,385	212,873	950,873
Due depositors, not preferred.....	7,244,767	7,872,967	8,583,398	9,143,091
Due to trust companies, banks and bankers.....	1,480,534	1,758,356	1,904,131	2,117,167
Other liabilities.....	81,013	66,742	75,662	87,296
Add for cents.....	3	2	2	3
<b>Total liabilities.....</b>	<b>\$11,228,007</b>	<b>\$12,234,217</b>	<b>\$12,932,006</b>	<b>\$14,342,500</b>

# THE GERMAN AMERICAN BANK — New York City

ALBERT TAG, *President.*

[23 Broad street; organized 1870.]

J. F. FREDERICHS, *Cashier.*

## DIRECTORS.

HENRY BLOCK,  
ALFRED ROELKER,

OSCAR DRESSLER,  
ED. SCHAFER,  
EDWARD N. TAILER,

J. F. FREDERICHS,  
SAMUEL M. SCHAFER,  
FREDERICK VON BERNUTH,

HARMON W. HENDRICKS,  
D. SCHNAKENBERG,  
LOUIS WATJEN,

MARTIN J. QUINN,  
ALBERT TAG,  
T. ELLIOTT HODGSKIN.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$157,312	\$156,775	\$156,459	\$109,075
Private securities, market value.....	408,974	426,625	572,637	619,775
Real estate owned.....	5,300	5,300	26,526	26,762
Loans and discounts secured by bond and mtg., deed or other real estate col.	11,500	11,500	.....	.....
Loans and discounts secured by other collateral.....	2,323,480	2,326,905	2,359,541	2,985,659
Loans, discounts and bills purchased not secured by collateral.....	1,181,981	1,549,598	1,413,647	1,434,936
Overdrafts.....	.....	1,392	.....	.....
Due from trust companies, banks and bankers.....	353,164	580,090	630,093	482,111
Specie.....	779,149	562,102	529,874	725,798
Legal tender notes and notes of national banks.....	141,909	86,458	141,644	95,965
Federal reserve notes.....	.....	.....	10,000	5,000
Cash items.....	1,654,438	1,471,258	2,433,478	280,372
Assets not included in any of the above heads.....	20,000	15,000	20,000	20,000
Add for cents.....	2	1	4	2
<b>Total resources.....</b>	<b>\$7,037,209</b>	<b>\$7,193,004</b>	<b>\$8,293,903</b>	<b>\$6,785,455</b>
<b>LIABILITIES</b>				
Capital.....	\$750,000	\$750,000	\$750,000	\$750,000
Surplus, including all undivided profits (market value).....	691,529	691,117	716,859	703,712
Preferred deposits, viz.: Due New York State savings banks.....	321,373	350,077	358,902	358,470
Due depositors, not preferred.....	5,100,252	5,236,776	6,175,319	4,679,170
Due to trust companies, banks and bankers.....	120,835	122,574	235,962	228,026
Other liabilities.....	53,217	42,459	56,858	66,075
Add for cents.....	3	1	3	2
<b>Total liabilities.....</b>	<b>\$7,037,209</b>	<b>\$7,193,004</b>	<b>\$8,293,903</b>	<b>\$6,785,455</b>

QUARTERLY STATEMENTS

**THE GERMAN EXCHANGE BANK OF THE CITY OF NEW YORK — NEW YORK CITY**

JOSEPH M. ADRIAN, *President.*

[330 Bowery; organized 1872.]

GEORGE KERN, *Cashier.*

**DIRECTORS.**

JOSEPH M. ADRIAN,  
LOUIS HAUPT,

CARL G. AMEND,  
HENRY A. PETERSON,

GEO. M. ADRIAN,  
JOS. FREY,

THOS. ROTHMANN,  
LOUIS A. FAHS,

JACOB A. ZIMMERMANN,  
LEO. TRITSCHE.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$408,200	\$407,836	\$409,457	\$392,950
Private securities, market value.....	424,511	594,457	808,833	896,286
Real estate owned.....	211,500	211,500	206,500	211,500
Loans and discounts secured by bond and mtge., deed or other real estate col.	87,373	86,513	62,247	61,228
Loans and discounts secured by other collateral.....	268,259	217,990	247,870	228,811
Loans, discounts and bills purchased not secured by collateral.....	2,027,144	2,004,584	1,902,797	1,993,432
Overdrafts.....		171	104	16
Due from trust companies, banks and bankers.....	1,382,684	1,105,613	953,194	847,481
Specie.....	635,595	652,604	684,990	432,600
Legal tender notes and notes of national banks.....	185,951	135,167	180,595	173,476
Federal reserve notes.....			5,000	5,000
Cash items.....	177,586	218,311	125,621	168,323
Assets not included in any of the above heads.....	22,044	12,000	7,500	8,500
Add for cents.....	4	3	3	4
<b>Total resources.....</b>	<b>\$5,830,851</b>	<b>\$5,646,749</b>	<b>\$5,594,711</b>	<b>\$5,419,607</b>
<b>LIABILITIES</b>				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	820,690	812,895	800,533	795,416
Preferred deposits, viz.: Due New York State savings and loan associations, credit unions and land bank.....	324	1,760	342	674
Due depositors, not preferred.....	4,720,212	4,544,793	4,499,634	4,331,517
Other liabilities.....	89,625	87,300	94,200	92,000
Add for cents.....		1	2	
<b>Total liabilities.....</b>	<b>\$5,830,851</b>	<b>\$5,646,749</b>	<b>\$5,594,711</b>	<b>\$5,419,607</b>



# THE GERMANIA BANK OF THE CITY OF NEW YORK — NEW YORK CITY

EDWARD C. SCHAEFER, *President.*

[190-194 Bowery; organized 1869.]

LOFTIN LOVE, *Cashier.*

## DIRECTORS.

ED. C. SCHAEFER,  
LOUIS P. BACH,  
WM. H. SCHMIDT,

DANIEL BRUBACHER,  
OSCAR F. ZOLLIKOFFER,  
JOHN RHEINFRANK,

BERNHARD BEINECKE,  
GUSTAV LINDENMEYER,  
CHAS. A. STADLER,

CHAS. A. KING,  
EDWARD BENNECKE,  
J. CHR. G. HUFFEL,

OTTO M. EIDLITZ,  
CHAS. GULDEN,  
THOS. G. O'CONNOR.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$216,577	\$190,781	\$190,490	\$315,660
Private securities, market value.....	1,242,614	1,383,113	1,573,204	1,544,459
Real estate owned.....	521,523	521,772	511,772	515,341
Mortgages owned.....	35,854	35,000	35,000	30,000
Loans and discounts secured by bond and mtge., deed or other real estate col.	4,500	4,500	5,240	5,240
Loans and discounts secured by other collateral.....	1,380,970	1,283,560	1,255,260	1,270,232
Loans, discounts and bills purchased not secured by collateral.....	2,499,779	2,264,212	2,183,090	2,442,662
Overdrafts.....	89	97	.....	78
Due from trust companies, banks and bankers.....	511,803	637,004	887,736	548,503
Specie.....	814,747	854,744	790,351	806,608
Legal tender notes and notes of national banks.....	127,750	108,000	86,250	105,000
Cash items.....	307,337	274,251	303,561	298,486
Assets not included in any of the above heads.....	37,025	34,947	38,604	42,407
Add for cents.....	5	4	4	5
<b>Total resources.....</b>	<b>\$7,700,573</b>	<b>\$7,591,985</b>	<b>\$7,863,562</b>	<b>\$7,924,681</b>
<b>LIABILITIES</b>				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	999,049	1,012,715	993,616	999,701
Preferred deposits, viz.:				
Due New York State savings banks.....	839,612	862,885	1,034,440	915,038
Other deposits secured by pledge of assets.....	50,000	50,000	50,000	50,000
Due depositors, not preferred.....	5,586,305	5,443,048	5,562,267	5,740,742
Other liabilities.....	25,605	23,336	23,237	19,198
Add for cents.....	2	1	2	2
<b>Total liabilities.....</b>	<b>\$7,700,573</b>	<b>\$7,591,985</b>	<b>\$7,863,562</b>	<b>\$7,924,681</b>

QUARTERLY STATEMENTS

THE GLEN COVE BANK OF GLEN COVE — GLEN COVE

F. E. WILLITS, *President.*

[Organized 1892.]

JOHN C. SMALL, *Cashier.*

DIRECTORS.

DAVID N. GAY,  
JAMES WILLITS,  
C. P. VALENTINE,

HERBERT S. BOWNE,  
EDWARD T. PAYNE,  
DANIEL J. HEGEMAN,

SAMUEL J. SEAMAN,  
F. B. EDMONDS,

HERBERT K. DODGE,  
F. E. WILLITS,  
DANIEL UNDERHILL,

HERBERT L. PRATT,  
JOHN C. V. HEGEMAN,  
WM. H. SEAMAN.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$134,186	\$80,835	\$53,478	\$58,520
Private securities, market value.....	629,584	605,200	576,563	579,994
Real estate owned.....	53,000	53,000	53,000	53,000
Mortgages owned.....	253,300	255,900	255,100	255,100
Loans and discounts secured by bond and mtge., deed or other real estate col.	36,500	36,000	35,900	34,000
Loans and discounts secured by other collateral.....	21,283	25,432	17,620	17,602
Loans, discounts and bills purchased not secured by collateral.....	257,015	246,058	285,669	300,478
Overdrafts.....	2	154	42	26
Due from trust companies, banks and bankers.....	68,040	111,291	147,611	249,423
Specie.....	38,657	34,744	39,403	35,536
Legal tender notes and notes of national banks.....	13,316	24,255	25,700	29,665
Federal reserve notes.....			1,200	400
Cash items.....	1,902	326	665	1,048
Assets not included in any of the above heads.....	22,372	25,791	21,423	21,826
Add for cents.....	4	5	3	3
<b>Total resources.....</b>	<b>\$1,529,161</b>	<b>\$1,498,991</b>	<b>\$1,513,377</b>	<b>\$1,636,621</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	67,034	71,491	74,247	70,026
Preferred deposits, viz.:				
Other deposits secured by pledge of assets.....	3,986	4,021	4,003	3,943
Deposits otherwise preferred.....			870	
Due depositors, not preferred.....	1,396,679	1,288,766	1,371,129	1,503,092
Due to trust companies, banks and bankers.....			424	
Bills payable.....		76,000		
Other liabilities.....	11,460	8,712	12,702	9,559
Add for cents.....	2	1	2	1
<b>Total liabilities.....</b>	<b>\$1,529,161</b>	<b>\$1,498,991</b>	<b>\$1,513,377</b>	<b>\$1,636,621</b>

THE GREENWICH BANK OF THE CITY OF NEW YORK — NEW YORK CITY

WILLIAM C. DUNCAN, *President.*

[402 Hudson street; organized 1855.]

ROBERT P. WARD, *Cashier.*

DIRECTORS.

WM. W. BARBOUR,  
JULIUS MAUTNER,  
HENRY R. CARSE,

EDWIN W. ORVIS,  
LEE SHUBERT,  
JAMES M. DONALD,

GEO. RAMSEY,  
WILLIAM C. DUNCAN,  
FRANK L. FROMENT,

CHAS. HERBERT SMITH,  
ALEXANDER WALKER,  
HENRY HEIDE,

CHAS. SHONINGER,  
WILLIAM H. BALDWIN,  
FRANK HAMMOND,

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$109,647	\$135,658	\$185,435	\$307,545
Private securities, market value.....	261,444	340,354	284,821	350,723
Real estate owned.....	110,500	109,000	109,000	107,500
Mortgages owned.....	3,033	3,033	2,783	2,783
Loans and discounts secured by bond and mtge., deed or other real estate col.	26,036	15,931	11,000	10,710
Loans and discounts secured by other collateral.....	3,159,399	4,408,941	4,190,090	4,090,038
Loans, discounts and bills purchased not secured by collateral.....	5,747,251	5,354,748	5,772,088	5,406,903
Overdrafts.....	14			76
Due from trust companies, banks and bankers.....	1,254,469	1,140,752	1,195,213	1,155,529
Specie.....	1,507,018	1,599,334	1,757,272	1,403,277
Legal tender notes and notes of national banks.....	545,000	378,000	436,000	538,000
Federal reserve notes.....			30,000	15,000
Cash items.....	529,728	653,981	512,054	510,186
Assets not included in any of the above heads.....	52,476	7,600	8,000	9,000
Add for cents.....	6	4	5	5
<b>Total resources.....</b>	<b>\$13,306,021</b>	<b>\$14,147,336</b>	<b>\$14,493,761</b>	<b>\$13,907,275</b>
<b>LIABILITIES</b>				
Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	1,124,174	1,162,331	1,178,760	1,193,912
Preferred deposits, viz.:				
Due New York State savings banks.....	549,872	511,173	718,926	542,996
Deposits by the State of New York.....	67,000	199,000	180,000	
Deposits by the Superintendent of Banks of the State of New York.....	35,338	70,640	177,204	259,202
Other deposits secured by pledge of assets.....	5,416	20,050	13,802	12,958
Due depositors, not preferred.....	9,400,754	10,149,466	9,894,681	9,799,761
Due to trust companies, banks and bankers.....	1,556,821	1,491,908	1,787,290	1,556,419
Other liabilities.....	66,643	42,765	43,095	42,024
Add for cents.....	3	3	3	3
<b>Total liabilities.....</b>	<b>\$13,306,021</b>	<b>\$14,147,336</b>	<b>\$14,493,761</b>	<b>\$13,907,275</b>

QUARTERLY STATEMENTS

## HEMPSTEAD BANK — HEMPSTEAD

EDWARD COOPER, *President.*

[52 Main street; organized 1877.]

CHARLES E. PATTERSON, *Cashier.*

## DIRECTORS.

EDWARD COOPER,

WM. S. HALL,  
ROBERT SEABURY,

WM. POST,

JOHN K. VAN VRANKEN,  
MARTIN V. W. HALL,

ARTHUR W. BRIERLEY.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$282,125	\$279,975	\$279,475	\$280,900
Private securities, market value.....	232,776	229,248	217,015	205,043
Real estate owned.....	80,000	80,000	80,000	80,000
Mortgages owned.....	238,450	256,800	298,700	298,700
Loans and discounts secured by bond and mtge., deed or other real estate col.	8,999	8,724	8,373	6,800
Loans and discounts secured by other collateral.....	43,954	46,885	50,300	43,015
Loans, discounts and bills purchased not secured by collateral.....	188,376	196,005	191,558	189,592
Overdrafts.....	21	27	46	18
Due from trust companies, banks and bankers.....	164,316	201,930	161,256	250,900
Specie.....	18,450	21,160	22,802	58,996
Legal tender notes and notes of national banks.....	50,770	43,262	56,619	27,307
Cash items.....	1,159	1,473	849	3,464
Assets not included in any of the above heads.....	24,565	12,836	21,976	12,815
Add for cents.....	3	3	2	3
<b>Total resources.....</b>	<b>\$1,333,964</b>	<b>\$1,378,328</b>	<b>\$1,388,971</b>	<b>\$1,457,553</b>
<b>LIABILITIES</b>				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value).....	172,278	169,692	174,674	172,733
Due depositors, not preferred.....	1,116,942	1,164,449	1,167,106	1,246,307
Due to trust companies, banks and bankers.....	472	7,399	3,985	325
Other liabilities.....	14,271	6,787	13,204	8,187
Add for cents.....	1	1	2	1
<b>Total liabilities.....</b>	<b>\$1,333,964</b>	<b>\$1,378,328</b>	<b>\$1,388,971</b>	<b>\$1,457,553</b>

# HILLSIDE BANK — RICHMOND HILL

JOEL FOWLER, *President.*

[3302 Jamaica avenue; organized 1906.]

FREDERICK BOSCHEN, *Cashier.*

## DIRECTORS.

JOEL FOWLER,

GEO. C. DICKEL,  
JAMES A. BELL,

FREDERICK BOSCHEN,

WM. H. WADE,  
ALBERT L. VOLTZ,

JOHN KERZ.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$3,547	\$4,622	\$4,650	\$4,650
Private securities, market value.....	111,431	109,400	98,185	102,390
Real estate owned.....	39,700	39,700	39,700	39,700
Mortgages owned.....	17,400	13,900	13,900	16,059
Loans and discounts secured by bond and mtge., deed or other real estate col.	50,807	58,900	54,417	76,051
Loans and discounts secured by other collateral.....	35,507	29,408	41,698	36,515
Loans, discounts and bills purchased not secured by collateral.....	249,279	263,910	287,752	258,391
Overdrafts.....	99	13	61	52
Due from trust companies, banks and bankers.....	59,316	54,984	52,768	151,328
Specie.....	39,481	37,581	35,063	27,971
Legal tender notes and notes of national banks.....	14,800	24,000	13,050	18,450
Federal reserve notes.....			4,300	4,550
Cash items.....	1,060	871	924	6,347
Assets not included in any of the above heads.....	3,899	2,500	3,000	2,750
Add for cents.....	2	2	3	4
<b>Total resources.....</b>	<b>\$626,328</b>	<b>\$639,789</b>	<b>\$649,471</b>	<b>\$745,208</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	22,197	22,394	23,535	27,333
Preferred deposits, viz.: Due New York State savings and loan associations, credit unions and land bank.....	4,354	950	658	1,435
Due depositors, not preferred.....	496,607	512,537	516,867	612,690
Other liabilities.....	3,170	3,907	8,410	3,748
Add for cents.....		1	1	2
<b>Total liabilities.....</b>	<b>\$626,328</b>	<b>\$639,789</b>	<b>\$649,471</b>	<b>\$745,208</b>

QUARTERLY STATEMENTS

237

## HOMESTEAD BANK OF BROOKLYN — BROOKLYN

E. L. ROCKEFELLER, *President.*

[141 Pennsylvania avenue; organized 1907.]

GEORGE L. PORTER, *Cashier.*

### DIRECTORS.

CHAS. J. BENISCH,  
JOHN G. BUEHLER,  
B. SCHUBERT,

JOHN C. CREVELING,  
RUDOLPH REIMER, JR.,  
JOHN A. VANDERVEER,

FRED'K W. HEARN,  
JAMES P. ROYL,

SAMUEL PALLEY,  
J. V. N. SIMONSON,  
WM. F. RYERSON,

E. L. ROCKEFELLER,  
OSCAR W. SWIFT,  
G. S. HICE.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$20,889	\$21,272	\$21,411	\$15,590
Private securities, market value.....	64,581	60,173	88,540	84,267
Real estate owned.....	91,026	87,887	83,130	83,147
Mortgages owned.....	46,852	49,177	52,752	58,127
Loans and discounts secured by bond and mtge., deed or other real estate col.	34,261	48,936	36,538	28,791
Loans and discounts secured by other collateral.....	28,982	23,924	36,077	31,216
Loans, discounts and bills purchased not secured by collateral.....	413,661	422,612	435,018	432,835
Overdrafts.....	.....	9	17	40
Due from trust companies, banks and bankers.....	74,357	95,695	70,683	130,439
Specie.....	35,145	32,004	40,805	38,536
Legal tender notes and notes of national banks.....	20,650	28,250	16,200	20,500
Federal reserve notes.....	.....	.....	4,200	5,000
Cash items.....	6,722	6,906	10,150	9,958
Assets not included in any of the above heads.....	12,085	12,672	12,819	12,734
Add for cents.....	5	5	5	4
<b>Total resources.....</b>	<b>\$849,216</b>	<b>\$889,522</b>	<b>\$908,345</b>	<b>\$951,184</b>
<b>LIABILITIES</b>				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	55,014	50,250	58,143	50,240
Due depositors, not preferred.....	572,490	618,582	629,463	677,637
Due to trust companies, banks and bankers.....	641	1,308	918	2,824
Other liabilities.....	21,070	19,380	19,820	20,482
Add for cents.....	1	2	1	1
<b>Total liabilities.....</b>	<b>\$849,216</b>	<b>\$889,522</b>	<b>\$908,345</b>	<b>\$951,184</b>

THE INTERNATIONAL BANK — NEW YORK CITY

JOHN HUBBARD, *President.*

[60 Wall street; organized 1902.]

ALFRED J. McGRATH, *Cashier.*

DIRECTORS.

CHAS. B. ALEXANDER,

ERSKINE HEWITT,

VALENTINE P. SNYDER,  
JOHN HUBBARD,

WM. BARCLAY PARSONS,

WILLIAM SHILLABER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$30,656	\$30,657	\$45,236	\$83,989
Private securities, market value.....	79,490	80,027	102,197	92,308
Loans and discounts secured by other collateral.....	1,497,841	1,474,718	1,705,565	1,898,983
Loans, discounts and bills purchased not secured by collateral.....	272,191	309,778	277,320	398,560
Overdrafts.....	251	.....	51	180
Due from trust companies, banks and bankers.....	360,322	446,184	628,560	945,548
Specie.....	140,575	143,982	186,475	223,912
Legal tender notes and notes of national banks.....	30,268	30,488	33,043	25,647
Federal reserve notes.....	.....	.....	1,750	500
Cash items.....	80	112	30	35
Assets not included in any of the above heads.....	12,606	10,963	11,623	13,680
Add for cents.....	4	4	3	7
<b>Total resources.....</b>	<b>\$2,424,284</b>	<b>\$2,526,913</b>	<b>\$2,991,853</b>	<b>\$3,683,349</b>
<b>LIABILITIES</b>				
Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	123,795	136,485	126,161	135,742
Due depositors, not preferred.....	1,577,430	1,662,755	2,142,692	2,201,874
Due to trust companies, banks and bankers.....	222,225	213,496	204,754	822,975
Other liabilities.....	20,833	14,176	18,244	22,757
Add for cents.....	1	1	2	1
<b>Total liabilities.....</b>	<b>\$2,424,284</b>	<b>\$2,526,913</b>	<b>\$2,991,853</b>	<b>\$3,683,349</b>

QUARTERLY STATEMENTS

## THE JOHNSTOWN BANK — JOHNSTOWN

JOHN G. FERRES, *President.*

[106 West Main street; organized 1879.]

WILLIAM McKIE, *Cashier.*

## DIRECTORS.

BORDEN D. SMITH,  
F. E. MOYER,JOHN G. FERRES,  
MARTIN COLLINS,WM. C. HACKNEY,  
WM. McKIE,DANIEL McMARTIN,  
JAMES L. NORTHRUP,HENRY VEGETE,  
JAMES D. PIERSON.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,010	\$1,020	\$1,015	\$1,020
Private securities, market value.....	300,195	331,573	332,040	317,880
Real estate owned.....	34,600	34,275	34,275	34,275
Mortgages owned.....	23,500	23,500	23,500	23,500
Loans and discounts secured by bond and mtge., deed or other real estate col.	48,727	48,727	49,103	49,103
Loans and discounts secured by other collateral.....	230,549	210,333	213,056	202,599
Loans, discounts and bills purchased not secured by collateral.....	869,307	822,967	886,855	929,661
Overdrafts.....	110	113	101	293
Due from trust companies, banks and bankers.....	123,261	122,042	84,366	113,128
Specie.....	36,807	38,036	35,896	35,328
Legal tender notes and notes of national banks.....	46,255	58,584	41,732	39,034
Cash items.....	353	670	457	473
Assets not included in any of the above heads.....	14,234	16,838	17,776	21,073
Add for cents.....	4	3	2	3
<b>Total resources.....</b>	<b>\$1,728,912</b>	<b>\$1,708,681</b>	<b>\$1,720,174</b>	<b>\$1,767,370</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	242,321	236,391	232,639	231,593
Due depositors, not preferred.....	1,339,751	1,311,665	1,335,421	1,324,835
Due to trust companies, banks and bankers.....	3,035	1,198	583	1,538
Bills payable.....				55,000
Other liabilities.....	43,804	59,426	51,531	54,403
Add for cents.....	1	1		1
<b>Total liabilities.....</b>	<b>\$1,728,912</b>	<b>\$1,708,681</b>	<b>\$1,720,174</b>	<b>\$1,767,370</b>



**THE JULIAND BANK — GREENE**

JOSEPH E. JULIAND, *President.*

[Organized 1893.]

WILLIAM J. RUSSELL, *Cashier.*

**DIRECTORS.**

JOS. E. JULIAND,

WILLIAM J. RUSSELL,  
L. R. HARRISON,

C. W. GRAY,

H. M. JULIAND,  
H. T. HOAG,

C. H. GRAYES.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
<b>Stocks and bonds, viz.:</b>				
Public securities, market value.....	\$1,000	\$1,000	\$1,000	\$1,000
Private securities, market value.....	32,500	31,400	27,850	27,100
Real estate owned.....	7,000	7,000	7,000	7,000
Mortgages owned.....	41,800	41,600	41,600	43,600
Loans and discounts secured by bond and mtge., deed or other real estate col.	1,250	450	450	450
Loans and discounts secured by other collateral.....	29,537	32,999	31,740	32,597
Loans, discounts and bills purchased not secured by collateral.....	88,342	99,237	103,221	85,566
Overdrafts.....	52	3	128	47
Due from trust companies, banks and bankers.....	54,402	44,834	54,006	60,913
Specie.....	6,306	6,343	6,089	6,016
Legal tender notes and notes of national banks.....	11,147	15,025	7,018	7,968
Federal reserve notes.....			600	2,000
Cash items.....	327	364	55	
Assets not included in any of the above heads.....	900	1,100	1,300	1,350
Add for cents.....	2	2	3	2
<b>Total resources.....</b>	<b>\$274,565</b>	<b>\$281,357</b>	<b>\$282,060</b>	<b>\$275,609</b>
<b>LIABILITIES</b>				
Capital.....	\$35,000	\$35,000	\$35,000	\$35,000
Surplus, including all undivided profits (market value).....	48,647	50,849	51,564	53,835
Due depositors, not preferred.....	190,518	195,057	195,146	186,323
Other liabilities.....	400	450	350	450
Add for cents.....		1		1
<b>Total liabilities.....</b>	<b>\$274,565</b>	<b>\$281,357</b>	<b>\$282,060</b>	<b>\$275,609</b>

QUARTERLY STATEMENTS

## MADRID BANK — MADRID

A. D. WHITNEY, *President.*

[Main street; organized 1896.]

FRANK M. PECK, *Cashier.*

## DIRECTORS.

A. D. WHITNEY,

F. J. MERRIMAN,

O. V. VEITCH,  
W. E. GRIFFITH,

JOHN HAIG,

W. C. GAGE.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$7,877	\$7,913	\$7,905	\$3,970
Private securities, market value.....	64,792	64,491	69,547	71,550
Real estate owned.....	1,000	1,000	1,000	1,000
Mortgages owned.....	400	400	.....	.....
Loans and discounts secured by bond and mtge., deed or other real estate col.	10,718	9,979	10,078	11,111
Loans and discounts secured by other collateral.....	10,602	10,555	12,815	12,750
Loans, discounts and bills purchased not secured by collateral.....	87,976	73,241	76,602	81,650
Overdrafts.....	33	59	180	67
Due from trust companies, banks and bankers.....	22,128	27,376	16,453	27,037
Specie.....	1,125	1,129	1,490	1,767
Legal tender notes and notes of national banks.....	8,706	15,487	8,077	9,331
Cash items.....	340	18	87	.....
Assets not included in any of the above heads.....	1,269	1,268	1,970	1,465
Add for cents.....	5	5	4	3
<b>Total resources.....</b>	<b>\$216,971</b>	<b>\$212,921</b>	<b>\$206,208</b>	<b>\$221,701</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	31,807	28,243	29,880	32,135
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	456	442	436	440
Due depositors, not preferred.....	158,207	157,735	149,392	162,475
Due to trust companies, banks and bankers.....	.....	.....	.....	51
Other liabilities.....	1,500	1,500	1,500	1,600
Add for cents.....	1	1	.....	.....
<b>Total liabilities.....</b>	<b>\$216,971</b>	<b>\$212,921</b>	<b>\$206,208</b>	<b>\$221,701</b>

THE MANHATTAN COMPANY — NEW YORK CITY

STEPHEN BAKER, *President.*

[40 Wall street; organized 1799.]

D. H. PIERSON, *Cashier.*

DIRECTORS.

JAMES TALCOTT,  
W. S. TOD,

HENRY K. MCHARG,  
JAMES SPEYER,  
B. H. BORDEN

STEPHEN BAKER,  
WM. SLOANE,

FRED'K G. BOURNE,  
SAMUEL SLOAN,  
WALTER JENNINGS,

R. W. PATERSON,  
CHARLES H. TENNEY.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$2,995,444	\$3,007,944	\$2,736,000	\$2,739,132
Private securities, market value.....	3,846,107	3,780,608	3,785,434	3,822,893
Real estate owned.....	900,000	900,000	900,000	900,000
Loans and discounts secured by other collateral.....	17,159,965	18,742,341	16,170,861	22,048,076
Loans, discounts and bills purchased not secured by collateral.....	11,516,347	14,789,367	11,029,026	14,109,869
Overdrafts.....				171
Due from trust companies, banks and bankers.....	2,926,270	3,221,230	5,457,113	4,078,307
Specie.....	14,316,603	8,540,820	10,839,261	10,138,197
Legal tender notes and notes of national banks.....	3,723,000	4,764,900	4,157,400	732,000
Cash items.....	8,277,353	15,248,790	19,149,181	2,736,664
Customers' liability on acceptances (per contra, see liabilities).....			100,000	452,565
Assets not included in any of the above heads.....	152,365	120,000	113,200	141,700
Add for cents.....	3	3	2	4
<b>Total resources.....</b>	<b>\$65,813,457</b>	<b>\$73,116,003</b>	<b>\$74,437,478</b>	<b>\$61,899,578</b>
	<b>LIABILITIES</b>			
Capital.....	\$2,050,000	\$2,050,000	\$2,050,000	\$2,050,000
Surplus, including all undivided profits (market value).....	4,867,602	4,882,387	4,800,957	4,938,973
Preferred deposits, viz.:				
Due New York State savings banks.....	4,300,831	4,538,887	4,840,859	4,146,225
Deposits by the State of New York.....	425,015	7,449,236	1,005,527	250,527
Deposits by the Superintendent of Banks of the State of New York.....			20,000	20,000
Due depositors, not preferred.....	31,822,441	32,109,809	41,526,050	25,813,066
Due to trust companies, banks and bankers.....	22,099,628	21,883,862	19,859,019	23,981,082
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....			100,000	452,565
Other liabilities.....	247,938	201,820	235,064	247,138
Add for cents.....	2	2	2	2
<b>Total liabilities.....</b>	<b>\$65,813,457</b>	<b>\$73,116,003</b>	<b>\$74,437,478</b>	<b>\$61,899,578</b>

QUARTERLY STATEMENTS

## MANUFACTURERS' BANK OF COHOES — COHOES

HARVEY S. GREENE, *President.*

[89-91 Remsen street; organized 1872.]

J. S. CLUTE, *Cashier.*

HARVEY S. GREENE,  
CHAS. F. NORTH,

JOHN W. FORD,  
JOHN E. MACLEAN,  
J. S. CLUTE,

EDWARD C. DOYLE,  
JAMES TIERNEY,

DIRECTORS.

W. D. BOSWELL,  
FRED'K W. KAVANAUGH,  
W. P. PARSONS,

JOHN H. BULLOCK,  
J. EDWARD MUSSEY.

244

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$70,750	\$71,237	\$71,400	\$41,700
Private securities, market value.....	217,343	212,573	216,746	247,134
Real estate owned.....	50,000	50,000	50,000	50,000
Loans and discounts secured by bond and mtge., deed or other real estate col.	50,694	49,669	50,787	51,715
Loans and discounts secured by other collateral.....	206,492	202,282	189,455	172,428
Loans, discounts and bills purchased not secured by collateral.....	441,500	410,604	425,939	439,503
Overdrafts.....	193	1,093	333	693
Due from trust companies, banks and bankers.....	85,454	52,122	46,820	90,445
Specie.....	10,057	12,153	16,612	14,342
Legal tender notes and notes of national banks.....	27,328	29,382	36,263	24,808
Federal reserve notes.....			500	700
Cash items.....	2,299	2,772	1,640	3,854
Assets not included in any of the above heads.....	2,406	3,254	3,208	3,867
Add for cents.....	3	3	4	4
<b>Total resources.....</b>	<b>\$1,164,519</b>	<b>\$1,097,134</b>	<b>\$1,109,707</b>	<b>\$1,141,193</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	81,612	82,050	89,102	92,008
Preferred deposits, viz.:				
Due New York State savings banks.....	62,573	62,573	62,573	69,573
Deposits by the State of New York.....	79,000	95,000	66,000	59,000
Other deposits secured by pledge of assets.....	4,050	4,091	3,996	3,846
Due depositors, not preferred.....	751,298	720,497	700,617	798,835
Due to trust companies, banks and bankers.....			1,964	213
Bills payable.....	75,000	25,000	75,000	10,000
Other liabilities.....	10,985	7,922	10,452	7,716
Add for cents.....	1	1	3	2
<b>Total liabilities.....</b>	<b>\$1,164,519</b>	<b>\$1,097,134</b>	<b>\$1,109,707</b>	<b>\$1,141,193</b>

**MARKET BANK OF BUFFALO — BUFFALO**

**ELLIOTT C. McDOUGAL, President.**

[85 Main street; organized 1903.]

**GEORGE MEADWAY, Cashier.**

**DIRECTORS.**

**DE WITT CLINTON,  
LAWRENCE D. RUMSEY,**

**LAURENS ENOS,  
CARLETON M. SMITH,**

**ELLIOTT C. McDOUGAL,**

**GEO. MEADWAY,  
GEO. URBAN, JR.,**

**ROBERT K. ROOT,  
JOS. M. WILKINSON.**

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$970	\$985	\$967	\$970
Real estate owned.....	95,226	97,066	90,000	90,000
Loans and discounts secured by bond and mtge., deed or other real estate col.	500	800	1,700	6,337
Loans and discounts secured by other collateral.....	376,704	399,284	306,816	336,887
Loans, discounts and bills purchased not secured by collateral.....	783,416	800,011	774,348	770,859
Overdrafts.....	421	262	161	211
Due from trust companies, banks and bankers.....	370,612	411,619	529,108	520,332
Specie.....	76,863	71,818	58,786	48,311
Legal tender notes and notes of national banks.....	21,185	2,495	3,055	2,300
Federal reserve notes.....			1,000	1,000
Cash items.....	14,721	12,142	17,111	19,563
Assets not included in any of the above heads.....	5,821	5,592	10,039	10,316
Add for cents.....	2	3	4	4
<b>Total resources.....</b>	<b>\$1,746,441</b>	<b>\$1,802,077</b>	<b>\$1,793,095</b>	<b>\$1,807,090</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	68,096	67,912	69,881	69,099
Preferred deposits, viz.:				
Due New York State savings banks.....	90,000	90,000	90,000	95,000
Due New York State savings and loan assns., credit unions and land bank.....	8,392	37,395	20,617	38,838
Deposits by the State of New York.....	70,000	55,000	55,000	45,000
Due depositors, not preferred.....	1,398,175	1,440,345	1,444,050	1,447,625
Other liabilities.....	11,777	11,424	13,546	11,526
Add for cents.....	1	1	1	2
<b>Total liabilities.....</b>	<b>\$1,746,441</b>	<b>\$1,802,077</b>	<b>\$1,793,095</b>	<b>\$1,807,090</b>

QUARTERLY STATEMENTS

## THE MATTITUCK BANK — MATTITUCK

JOHN M. LUPTON, *President.*

[Pike street; organized 1905.]

E. D. CORWIN, *Cashier.*

## DIRECTORS.

JOHN M. LUPTON,  
ARTHUR L. DOWNS,  
LEWIS C. JEFFERSON,NAT. S. TUTHILL,  
GEO. E. PENNY,  
GILBERT E. ALDRICH,CHAS. GILDESLLEEVE,  
CHAS. J. McNULTY,  
OLIVER B. GOLDSMITH,WM. M. HUDSON,  
PHILIP R. TUTHILL,  
HENRY KAELEN,HERBERT R. CONKLING,  
GEO. H. TERRY,  
ERNEST D. CORWIN.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$990	\$1,000	\$1,010	\$1,010
Private securities, market value.....	25,312	20,600	20,650	20,485
Real estate owned.....	16,846	16,846	16,846	16,846
Mortgages owned.....	6,700	6,700	6,700	6,700
Loans and discounts secured by bond and mtge., deed or other real estate col.	1,025	1,025	1,025	1,000
Loans and discounts secured by other collateral.....	25,874	8,713	11,751	7,213
Loans, discounts and bills purchased not secured by collateral.....	96,900	112,573	114,307	117,832
Overdrafts.....	185	257	144	257
Due from trust companies, banks and bankers.....	22,968	7,771	8,584	12,597
Specie.....	1,446	1,044	1,471	1,154
Legal tender notes and notes of national banks.....	6,458	10,508	7,884	7,414
Federal reserve notes.....			500	500
Cash items.....	210	78	246	3,285
Assets not included in any of the above heads.....	251	998	233	524
Add for cents.....	3	4	4	4
<b>Total resources.....</b>	<b>\$205,168</b>	<b>\$188,117</b>	<b>\$191,355</b>	<b>\$196,821</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	19,022	19,547	20,484	21,455
Preferred deposits, viz.: Due New York State savings banks.....	8,000	8,000	8,000	8,000
Due depositors, not preferred.....	142,250	114,574	110,877	107,894
Due to trust companies, banks and bankers.....		3,176		683
Bills payable.....		7,000	16,000	23,000
Other liabilities.....	10,895	10,819	10,992	10,788
Add for cents.....	1	1	2	1
<b>Total liabilities.....</b>	<b>\$205,168</b>	<b>\$188,117</b>	<b>\$191,355</b>	<b>\$196,821</b>

# MECHANICS' BANK — BROOKLYN

[215 Montague street; organized 1852.]

CHARLES G. BALMANNO, *President.*

WILTON C. DONN, *Cashier.*

## DIRECTORS.

JOHN H. HALLOCK,  
F. D. MACKAY,  
ANDREW D. BAIRD,  
D. W. MCWILLIAMS,

CHAS. G. BALMANNO,  
ED. T. HORWILL,  
JOS. E. OWENS,  
DANIEL CHAUNCEY,

JOHN V. JEWELL,  
F. A. SELLE,  
HORACE C. DUVAL,  
JAMES H. JOURDAN,  
GEORGE W. CHAUNCEY,

H. M. DEMOTT,  
MICHAEL FURST,  
ALVAH MILLER,  
W. A. PENDLETON,

A. T. SULLIVAN,  
GEO. C. VAN TUYL, JR.,  
JOSEPH WALKER, JR.,  
WM. E. WHEELOCK.

QUARTERLY STATEMENTS

247

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$573,415	\$577,817	\$788,497	\$796,959
Private securities, market value.....	2,918,094	3,188,145	3,026,749	3,058,075
Real estate owned.....	2,116,728	2,120,283	2,120,342	2,125,331
Mortgages owned.....	934,291	979,791	960,766	947,541
Loans and discounts secured by bond and mtge., deed or other real estate col.	905,904	879,682	838,969	806,801
Loans and discounts secured by other collateral.....	3,102,989	2,819,838	2,954,712	2,896,973
Loans, discounts and bills purchased not secured by collateral.....	5,562,018	5,786,397	6,100,529	5,609,590
Overdrafts.....	305	576	503	713
Due from trust companies, banks and bankers.....	2,407,070	4,798,636	4,006,061	5,003,475
Specie.....	427,144	464,274	473,106	1,308,154
Legal tender notes and notes of national banks.....	1,565,162	1,309,547	1,504,605	541,158
Federal reserve notes.....				54,905
Cash items.....	586,181	667,925	638,060	830,699
Assets not included in any of the above heads.....	174,476	196,530	180,410	176,420
Add for cents.....	5	4	5	5
<b>Total resources.....</b>	<b>\$21,273,782</b>	<b>\$23,789,445</b>	<b>\$23,593,314</b>	<b>\$24,156,799</b>
<b>LIABILITIES</b>				
Capital.....	\$1,600,000	\$1,600,000	\$1,600,000	\$1,600,000
Surplus, including all undivided profits (market value).....	727,521	738,456	722,669	716,478
Preferred deposits, viz.:				
Due New York State savings banks.....	1,927,544	2,159,929	2,121,891	1,642,932
Due New York State savings and loan assns., credit unions and land bank.....	88,563	68,164	126,408	99,736
Deposits by the State of New York.....	187,000	500,000	700,000	540,000
Deposits by the Superintendent of Banks of the State of New York.....	33,254	107,492	24,454	27,685
Other deposits secured by pledge of assets.....	170,122	191,787	195,777	192,078
Deposits otherwise preferred.....	139,481	111,754	46,045	29,626
Due depositors, not preferred.....	15,696,892	17,450,177	17,185,035	18,239,909
Due to trust companies, banks and bankers.....	578,539	714,218	674,804	913,303
Other liabilities.....	124,862	147,464	196,228	155,047
Add for cents.....	4	4	3	5
<b>Total liabilities.....</b>	<b>\$21,273,782</b>	<b>\$23,789,445</b>	<b>\$23,593,314</b>	<b>\$24,156,799</b>

MECHANICS' BANK OF GROTON, N. Y.— GROTON

L. J. TOWNLEY, *President.*

[Main street; organized 1901.]

H. G. MOE, *Cashier.*

DIRECTORS.

L. J. TOWNLEY,

E. A. LONDON,

G. M. GILCHRIST,

M. J. McGRAIL,

H. G. MOE.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,000	\$1,000	\$1,000	\$1,000
Private securities, market value.....	35,300	33,900	32,500	11,500
Real estate owned.....			10,000	
Loans and discounts secured by bond and mtge., deed or other real estate col.	8,914	8,914	8,914	8,914
Loans and discounts secured by other collateral.....	59,318	60,225	27,635	22,520
Loans, discounts and bills purchased not secured by collateral.....	118,368	117,530	154,173	152,718
Overdrafts.....	363	1,080	66	67
Due from trust companies, banks and bankers.....	34,850	25,751	21,055	22,506
Specie.....	4,213	4,263	465	421
Legal tender notes and notes of national banks.....	2,760	4,380	5,294	14,140
Federal reserve notes.....			550	1,660
Cash items.....	1,094	1,951	7,407	5,065
Assets not included in any of the above heads.....	2,000	2,000	2,000	12,000
Add for cents.....	2	3	2	4
<b>Total resources.....</b>	<b>\$268,182</b>	<b>\$260,997</b>	<b>\$271,051</b>	<b>\$252,515</b>
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	64,388	63,407	62,311	63,881
Preferred deposits, viz.: Due New York State savings and loan assns., credit unions and land bank.....		642		503
Due depositors, not preferred.....	140,793	135,948	155,740	137,130
Bills payable.....	12,000	10,000	2,000	
Other liabilities.....	1,000	1,000	1,000	1,000
Add for cents.....	1			1
<b>Total liabilities.....</b>	<b>\$268,182</b>	<b>\$260,997</b>	<b>\$271,051</b>	<b>\$252,515</b>



# MECHANICS AND FARMERS' BANK OF ALBANY — ALBANY

DUDLEY OLCOTT, *President.*

[63 State street; organized 1868.]

ROBERT OLCOTT, *Cashier.*

## DIRECTORS.

CHAS. NEWMAN,

DUDLEY OLCOTT,  
JAMES N. WALLACE,

DONALD MCCREDDIE,

BENJ. W. ARNOLD,  
A. PAGE SMITH,

ROBERT OLCOTT.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
<b>Stocks and bonds, vis.:</b>				
Public securities, market value.....	\$149,990	\$149,490	\$149,490	\$149,490
Private securities, market value.....	1,019,498	1,082,657	1,081,124	933,044
Real estate owned.....	21,000	21,000	21,000	21,000
Loans and discounts secured by bond and mtge., deed or other real estate col.	53,450	56,400	57,050	56,487
Loans and discounts secured by other collateral.....	700,147	688,020	822,727	701,507
Loans, discounts and bills purchased not secured by collateral.....	580,538	595,362	802,714	642,127
Overdrafts.....	490	54	1,083	1,910
Due from trust companies, banks and bankers.....	431,763	507,830	261,351	316,416
Specie.....	102,200	93,378	70,075	51,200
Legal tender notes and notes of national banks.....	25,068	51,419	26,729	47,332
Cash items.....	11,576	7,905	12,239	11,827
Assets not included in any of the above heads.....	30,618	14,894	21,274	18,750
Add for cents.....	2	2	2	2
<b>Total resources.....</b>	<b>\$3,126,340</b>	<b>\$3,268,411</b>	<b>\$3,326,858</b>	<b>\$2,951,092</b>
<b>LIABILITIES</b>				
Capital.....	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits (market value).....	1,058,649	1,062,083	1,071,864	1,079,022
<b>Preferred deposits, viz.:</b>				
Due New York State savings banks.....	196,181	224,510	182,469	221,038
Deposits by the State of New York.....	78,000	150,000	100,000	70,000
Deposits by the Superintendent of Banks of the State of New York.....	30,883	38,947	39,122	41,174
Due depositors, not preferred.....	1,390,176	1,461,132	1,654,341	1,233,877
Due to trust companies, banks and bankers.....	98,099	69,813	14,518	39,391
Other liabilities.....	24,350	11,924	14,542	16,588
Add for cents.....	2	2	2	2
<b>Total liabilities.....</b>	<b>\$3,126,340</b>	<b>\$3,268,411</b>	<b>\$3,326,858</b>	<b>\$2,951,092</b>

QUARTERLY STATEMENTS

## MERCHANTS' BANK OF ROCHESTER — ROCHESTER

PERCY R. McPHAIL, *President.*

[125 Main street, east; organized 1883.]

JOHN C. RODENBECK, *Cashier.*

### DIRECTORS.

THOS. J. DEVINE,  
CHAS. P. SCHLEGEL,

PERCY R. McPHAIL,  
GEO. H. PERKINS,

MARTIN B. HOYT,  
FRANK A. WARD,

JOHN C. RODENBECK,  
V. F. WHITMORE,

FRANCIS S. MACOMBER,  
ALBERT S. NEWELL.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$22,120	\$22,846	\$23,408	\$22,621
Private securities, market value.....	275,494	270,017	263,217	261,811
Real estate owned.....	220,000	220,000	220,000	220,000
Mortgages owned.....	51,487	56,596	67,135	71,245
Loans and discounts secured by bond and mtge., deed or other real estate col.	194,933	170,804	221,606	337,832
Loans and discounts secured by other collateral.....	1,100,693	1,105,777	1,195,431	1,226,593
Loans, discounts and bills purchased not secured by collateral.....	3,068,109	3,054,489	3,043,221	3,075,381
Overdrafts.....	1,146	477	4,279	2,513
Due from trust companies, banks and bankers.....	408,344	580,054	603,685	615,894
Specie.....	64,750	84,904	83,098	93,804
Legal tender notes and notes of national banks.....	177,595	219,060	217,773	164,513
Federal reserve notes.....				5,000
Cash items.....	51,797	30,913	21,437	40,449
Assets not included in any of the above heads.....	13,677	10,765	13,087	14,334
Add for cents.....	5	5	3	5
<b>Total resources.....</b>	<b>\$5,650,150</b>	<b>\$5,826,707</b>	<b>\$5,977,380</b>	<b>\$6,151,995</b>
<b>LIABILITIES</b>				
Capital.....	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits (market value).....	351,093	360,041	350,853	351,738
Preferred deposits, viz.:				
Due New York State savings banks.....	80,291	80,000	80,291	80,000
Due New York State savings and loan assns., credit unions and land bank.....	79,671	54,352	48,122	38,680
Due depositors, not preferred.....	4,712,688	4,910,651	5,096,499	5,225,660
Due to trust companies, banks and bankers.....	63,621	60,939	65,564	85,573
Other liabilities.....	62,783	60,722	36,048	70,343
Add for cents.....	3	2	3	1
<b>Total liabilities.....</b>	<b>\$5,650,150</b>	<b>\$5,826,707</b>	<b>\$5,977,380</b>	<b>\$6,151,995</b>

## METROPOLITAN BANK—NEW YORK CITY

HENRY OLLESHEIMER, *President.*

[Fourth avenue and 23d street; organized 1905.]

AUGUSTUS C. CORBY, *Cashier.*

### DIRECTORS.

JOHN R. HEGEMAN,  
WILLARD E. EDMISTER,  
WM. REICHMAN,

HALEY FISKE,  
DAVID F. BUTCHER,  
MORGAN J. O'BRIEN,

SYLVESTER C. DUNHAM,  
WM. M. PERKINS,  
BRADLEY L. EATON,  
HENRY OLLESHEIMER,

FRED'K H. ECKER,  
CHAS. H. PATRICK,  
EMIL BEROLZHEIMER,

NEWTON E. STOUT,  
GEO. W. ROGERS,  
GILBERT B. SAYRES.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$973	\$990	\$985	\$970
Private securities, market value.....	497,932	458,383	427,552	564,743
Real estate owned.....	993,863	993,702	999,149	997,385
Loans and discounts secured by bond and mtge., deed or other real estate col.	529,085	451,898	448,532	441,840
Loans and discounts secured by other collateral.....	2,601,770	2,083,415	2,411,645	2,327,619
Loans, discounts and bills purchased not secured by collateral.....	9,189,994	8,280,962	7,336,419	7,975,657
Overdrafts.....	9	226		
Due from trust companies, banks and bankers.....	4,135,105	6,227,079	6,101,560	5,022,460
Specie.....	2,134,440	478,867	634,365	570,656
Legal tender notes and notes of national banks.....	560,000	1,683,795	1,558,057	1,454,850
Federal reserve notes.....			3,500	8,200
Cash items.....	860,870	646,875	997,459	694,978
Assets not included in any of the above heads.....	23,805	26,435	29,851	35,850
Add for cents.....	6	5	4	3
<b>Total resources.....</b>	<b>\$21,527,852</b>	<b>\$21,332,632</b>	<b>\$20,949,078</b>	<b>\$20,095,211</b>
<b>LIABILITIES</b>				
Capital.....	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits (market value).....	1,827,157	1,894,220	1,899,619	1,935,119
Preferred deposits, viz.:				
Due New York State savings banks.....	219,000	292,000	328,500	328,500
Due New York State savings and loan assns., credit unions and land bank.....	24,004	49,856	28,896	31,129
Due depositors, not preferred.....	16,420,278	16,070,264	15,760,437	14,662,086
Due to trust companies, banks and bankers.....	789,624	868,228	778,948	982,910
Other liabilities.....	247,787	158,063	152,677	155,465
Add for cents.....	2	1	1	2
<b>Total liabilities.....</b>	<b>\$21,527,852</b>	<b>\$21,332,632</b>	<b>\$20,949,078</b>	<b>\$20,095,211</b>

QUARTERLY STATEMENTS

## MONTAUK BANK — BROOKLYN

HENRY M. RANDALL, *President.*

[207 Fifth avenue; organized 1907.]

THOMAS M. HALSEY, *Cashier.*

## DIRECTORS.

HAYENS B. BAYLES,  
FRED. J. GRISWOLD,  
F. W. H. NELSON,THEO. C. BOENAU,  
CHAS. D. LARKINS,  
STEPHEN NOONAN,DAVID DRECHSLER,  
WM. LOCKITT,  
HENRY M. RANDALL,MICHAEL FURST,  
GEO. W. MCKENZIE,  
JOHN S. SCULLY,WM. H. GIESELER,  
HENRY S. MOTT,  
JOHN S. SORENSEN.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 18, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$75,387	\$75,818	\$75,700	\$76,000
Private securities, market value.....	240,359	238,228	275,227	251,252
Real estate owned.....	53,500	53,500	71,500	71,500
Mortgages owned.....	4,500	4,500	4,500	6,000
Loans and discounts secured by bond and mtge., deed or other real estate col.	13,170	7,170	7,170	3,800
Loans and discounts secured by other collateral.....	56,260	53,503	32,925	35,608
Loans, discounts and bills purchased not secured by collateral.....	191,328	184,694	200,205	187,117
Overdrafts.....	88	135	61	68
Due from trust companies, banks and bankers.....	26,379	72,613	34,154	51,765
Specie.....	45,071	69,135	51,881	57,872
Legal tender notes and notes of national banks.....	12,940	4,550	4,000	5,500
Federal reserve notes.....			2,500	700
Cash items.....	101	47	89	341
Assets not included in any of the above heads.....	8,164	8,411	9,329	8,405
Add for cents.....	6	5	5	4
<b>Total resources.....</b>	<b>\$727,253</b>	<b>\$772,309</b>	<b>\$769,246</b>	<b>\$755,932</b>
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	14,991	15,460	17,583	14,889
Preferred deposits, viz.:				
Deposits by the State of New York.....	31,000	40,000	36,000	17,000
Other deposits secured by pledge of assets.....	20,000	25,000	25,000	25,000
Due depositors, not preferred.....	528,077	589,127	579,443	582,623
Due to trust companies, banks and bankers.....	476		361	
Bills payable.....	30,000			5,000
Other liabilities.....	2,708	2,721	10,857	11,419
Add for cents.....	1	1	2	1
<b>Total liabilities.....</b>	<b>\$727,253</b>	<b>\$772,309</b>	<b>\$769,246</b>	<b>\$755,932</b>

MOUNT PLEASANT BANK — PLEASANTVILLE

S. WOOD CORNELL, *President.*

[Wheeler avenue; organized 1885.]

B. H. CARMER, *Cashier.*

DIRECTORS.

B. H. CARMER,  
W. S. LANE,

S. WOOD CORNELL,  
ALFRED ROMER,

ROBERT HAVILAND,

DANIEL P. HAYS,  
HOWARD R. WASHBURN,

HENRY L. HUNTER,  
WM. W. WEED.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$64,773	\$67,993	\$66,973	\$75,687
Private securities, market value.....	154,337	163,143	169,012	198,556
Real estate owned.....	31,000	39,086	31,000	31,000
Mortgages owned.....	166,288	163,775	163,575	163,375
Loans and discounts secured by bond and mtge., deed or other real estate col.	9,750	9,750	9,750	9,750
Loans and discounts secured by other collateral.....	65,780	50,963	47,589	39,581
Loans, discounts and bills purchased not secured by collateral.....	111,829	115,615	145,899	129,614
Overdrafts.....	11	6	26	.....
Due from trust companies, banks and bankers.....	46,187	52,687	50,741	55,499
Specie.....	20,807	22,303	22,161	23,082
Legal tender notes and notes of national banks.....	10,360	7,549	11,300	7,050
Federal reserve notes.....	.....	.....	250	.....
Cash items.....	491	184	326	502
Assets not included in any of the above heads.....	15,672	9,879	7,252	10,889
Add for cents.....	4	4	4	5
<b>Total resources.....</b>	<b>\$697,289</b>	<b>\$702,937</b>	<b>\$725,857</b>	<b>\$744,590</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	18,430	20,930	22,966	23,084
Preferred deposits, viz.: Deposits by the State of New York.....	.....	.....	18,000	18,000
Due depositors, not preferred.....	620,859	627,525	625,959	647,145
Due to trust companies, banks and bankers.....	192	441	123	1,462
Other liabilities.....	7,807	4,040	8,807	4,897
Add for cents.....	1	1	2	2
<b>Total liabilities.....</b>	<b>\$697,289</b>	<b>\$702,937</b>	<b>\$725,857</b>	<b>\$744,590</b>

QUARTERLY STATEMENTS

## THE MUTUAL BANK—NEW YORK CITY

CHARLES A. SACKETT, *President.*

[49-51 West 33d street; organized 1890.]

HUGH N. KIRKLAND, *Cashier.*

## DIRECTORS.

ANDREW J. CONNICK,  
C. W. LUYSTER,THOS. DIMOND,  
SAMUEL McMILLAN,  
JOHN C. VAN CLEAF,OTTO M. EIDLITZ,  
CHAS. A. SACKETT,  
CORNELIUS VANDERBILT,JOSEPH H. EMERY,  
ISADORE SAKS,  
THOS. F. VIETOR,A. P. W. KINNAN,  
JAMES THOMSON,  
RICHARD DELAFIELD.

RESOURCES	Statement of condition Dec 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$212,098	\$986	\$967	\$970
Private securities, market value.....	283,052	6,500	6,500	6,501
Real estate owned.....	507,827	507,766	507,847	507,744
Mortgages owned.....	650	500	450	425
Loans and discounts secured by bond and mtg., deed or other real estate col.	312,445	300,995	243,095	228,221
Loans and discounts secured by other collateral.....	1,516,265	1,471,712	1,537,998	1,413,193
Loans, discounts and bills purchased not secured by collateral.....	3,206,740	3,050,758	2,280,900	2,325,691
Overdrafts.....	6,130	1,259	1,259	254
Due from trust companies, banks and bankers.....	577,001	1,361,023	1,731,731	1,662,049
Specie.....	595,615	739,690	802,451	671,742
Legal tender notes and notes of national banks.....	219,766	89,525	110,090	68,550
Federal reserve notes.....			5,000	5,000
Cash items.....	129,312	114,137	252,932	166,268
Assets not included in any of the above heads.....	21,202	17,258	16,700	16,936
Add for cents.....	5	3	4	4
<b>Total resources.....</b>	<b>\$7,588,108</b>	<b>\$7,662,112</b>	<b>\$7,496,826</b>	<b>\$7,073,548</b>
<b>LIABILITIES</b>				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	478,547	472,703	477,169	470,136
Preferred deposits, viz.:				
Due New York State savings banks.....	219,178	219,585	220,004	220,426
Due New York State savings and loan assns., credit unions and land bank.....	509	511	514	511
Deposits by the State of New York.....	20,000			
Deposits by the Superintendent of Banks of the State of New York.....	1,121	1,128	1,085	1,121
Other deposits secured by pledge of assets.....	24,750			
Due depositors, not preferred.....	6,361,077	6,487,914	6,319,447	5,900,321
Due to trust companies, banks and bankers.....	32,067	33,110	31,870	30,452
Other liabilities.....	250,857	247,158	246,734	250,576
Add for cents.....	2	3	3	5
<b>Total liabilities.....</b>	<b>\$7,588,108</b>	<b>\$7,662,112</b>	<b>\$7,496,826</b>	<b>\$7,073,548</b>

# THE NASSAU UNION BANK — GLEN COVE

JAMES NORTON, *President.*

[Glen street; organized 1903.]

H. G. HAYWARD, *Cashier.*

## DIRECTORS.

J. K. O. SHERWOOD,  
WM. R. MENEELY,  
SAMUEL Y. BAYLES,

EDWARD E. CRAFT,  
CHAS. EDASON,  
JAMES NORTON,

A. BURNSIDE CHESHIRE,  
CHESTER W. CHAPIN,  
JAMES SHEVLIN,

RICHARD DOWNING,  
TOWNSEND F. BAILEY,  
JAMES H. COCKS,

ALFRED C. CHAPIN,  
JOSEPH ROLL,  
WM. H. MITCHELL.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$78,975	\$79,485	\$80,480	\$79,605
Private securities, market value.....	442,237	448,900	449,432	441,703
Real estate owned.....	14,000	14,000	14,000	14,000
Mortgages owned.....	7,000	7,000	7,000	6,500
Loans and discounts secured by bond and mtg., deed or other real estate col.	25,545	10,661	17,407	7,295
Loans and discounts secured by other collateral.....	9,668	11,638	13,963	22,513
Loans, discounts and bills purchased not secured by collateral.....	222,709	212,792	182,871	177,645
Due from trust companies, banks and bankers.....	78,315	168,248	148,775	155,382
Specie.....	35,141	20,276	26,518	27,664
Legal tender notes and notes of national banks.....	18,540	22,944	24,080	19,040
Federal reserve notes.....			1,000	210
Cash items.....	2,619	1,096	253	943
Assets not included in any of the above heads.....	12,589	6,603	17,964	9,731
Add for cents.....	4	2	2	3
<b>Total resources.....</b>	<b>\$947,342</b>	<b>\$1,003,645</b>	<b>\$983,745</b>	<b>\$962,234</b>
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	70,070	70,171	82,181	70,742
Preferred deposits, viz.: Deposits by the State of New York.....	35,000	50,000	30,000	25,000
Due depositors, not preferred.....	732,863	778,613	765,312	760,466
Due to trust companies, banks and bankers.....	3,183	1,290	775	2,401
Other liabilities.....	6,224	3,569	5,476	3,624
Add for cents.....	2	2	1	1
<b>Total liabilities.....</b>	<b>\$947,342</b>	<b>\$1,003,645</b>	<b>\$983,745</b>	<b>\$962,234</b>

QUARTERLY STATEMENTS

255

## NEW NETHERLAND BANK OF NEW YORK — NEW YORK CITY

J. ADAMS BROWN, *President.*

[41 West 34th street; organized 1907.]

CURTIS J. BEARD, *Cashier.*JOHN P. MUNN,  
WYLLYS TERRY,HENRY W. SACKETT,  
J. ADAMS BROWN,  
CHAS. A. SPOFFORD,UDO M. FLEISCHMANN,  
LOUIS K. LIGGETT,  
J. McALPIN PYLE,J. EDGAR LEAYCRAFT,  
CHAS. M. FLEISCHMANN,  
CURTIS J. BEARD,WM. H. SEAICH,  
MORTIMER M. LEE,  
WILLIAM P. CHAPMAN, JR.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
	Stocks and bonds, viz.:			
Public securities, market value.....	\$1,000	\$1,000	\$1,000	\$1,000
Private securities, market value.....	358,050	339,842	357,831	350,163
Real estate owned.....	64,573	62,200	62,200	62,200
Mortgages owned.....	20,000	20,000	20,000	20,000
Loans and discounts secured by bond and mtge., deed or other real estate col.	48,297	45,597	45,897	45,897
Loans and discounts secured by other collateral.....	932,122	930,471	928,080	959,965
Loans, discounts and bills purchased not secured by collateral.....	2,005,856	2,098,269	1,956,514	1,907,979
Overdrafts.....	2,450	2,971	5,881	1,669
Due from trust companies, banks and bankers.....	536,470	618,494	645,577	688,677
Specie.....	298,836	314,565	332,543	310,407
Legal tender notes and notes of national banks.....	77,435	130,880	111,295	65,530
Federal reserve notes.....			550	1,000
Cash items.....	141,676	138,385	113,021	112,663
Customers' liability on acceptances (per contra, see liabilities).....	14,660	28,300	19,560	9,420
Assets not included in any of the above heads.....	13,367	10,524	13,171	11,673
Add for cents.....	4	3	3	5
<b>Total resources.....</b>	<b>\$4,514,796</b>	<b>\$4,741,501</b>	<b>\$4,611,123</b>	<b>\$4,548,248</b>
LIABILITIES				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	288,366	268,631	266,862	250,239
Preferred deposits, viz.:				
Due New York State savings banks.....	30,000	30,000	30,000	30,000
Deposits by the State of New York.....	27,000	97,000	70,000	35,000
Due depositors, not preferred.....	3,879,594	4,047,907	3,980,599	3,952,215
Due to trust companies, banks and bankers.....	3,363	2,860	1,419	6,535
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	14,660	28,300	19,560	9,420
Other liabilities.....	71,812	66,801	62,682	64,837
Add for cents.....	1	2	1	2
<b>Total liabilities.....</b>	<b>\$4,514,796</b>	<b>\$4,741,501</b>	<b>\$4,611,123</b>	<b>\$4,548,248</b>



# NEW YORK PRODUCE EXCHANGE BANK — NEW YORK CITY

FORREST H. PARKER, *President.*

[10-12 Broadway; organized 1883.]

JOHN R. WOOD, *Cashier.*

## DIRECTORS.

JOHN E. BERWIND,  
ALBERT S. ROE,

ADOLPHO H. FISCHER,  
AMBROSE G. TODD,

JOHN A. HANCE,

WALTER C. HUBBARD,  
JOHN E. WEEKS,

FORREST H. PARKER,  
JOHN R. WOOD.

6

QUARTERLY STATEMENTS

257

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$526,392	\$525,501	\$526,135	\$710,026
Private securities, market value.....	1,350,136	1,343,744	1,452,351	1,450,119
Real estate owned.....	670,000	670,000	670,000	670,000
Loans and discounts secured by bond and mtg., deed or other real estate col.	103,384	90,750	79,050	69,200
Loans and discounts secured by other collateral.....	4,177,816	5,416,902	6,229,209	6,846,746
Loans, discounts and bills purchased not secured by collateral.....	3,009,892	3,054,545	2,180,655	2,279,338
Overdrafts.....	1,359	610	2,928	957
Due from trust companies, banks and bankers.....	449,066	315,220	356,437	367,334
Specie.....	1,945,408	2,257,762	2,820,918	2,646,575
Legal tender notes and notes of national banks.....	343,905	478,878	717,961	550,737
Federal reserve notes.....	.....	.....	1,500	10,000
Cash items.....	927,422	992,884	746,980	725,369
Assets not included in any of the above heads.....	269,339	216,409	165,238	170,263
Add for cents.....	5	3	3	3
<b>Total resources.....</b>	<b>\$13,774,124</b>	<b>\$15,363,208</b>	<b>\$15,949,365</b>	<b>\$16,496,667</b>
<b>LIABILITIES</b>				
Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	856,118	929,434	923,184	956,861
Preferred deposits, viz.:				
Due New York State savings banks.....	315,013	480,273	484,827	277,806
Due New York State savings and loan assns., credit unions and land bank.....	36,729	50,696	56,532	13,336
Deposits by the State of New York.....	30,000	200,000	160,000	25,000
Due depositors, not preferred.....	11,019,872	12,285,197	12,878,016	13,796,054
Due to trust companies, banks and bankers.....	449,965	376,023	313,861	366,423
Other liabilities.....	66,423	41,583	132,942	61,183
Add for cents.....	4	2	3	4
<b>Total liabilities.....</b>	<b>\$13,774,124</b>	<b>\$15,363,208</b>	<b>\$15,949,365</b>	<b>\$16,496,637</b>

NORTH AVENUE BANK OF NEW ROCHELLE — NEW ROCHELLE

ALONZO GUEST, *President.*

[41 North avenue; organized 1910.]

J. W. SPALDING, *Cashier.*

ALONZO GUEST,  
GERHARD H. BLUME,

HARRY E. COLWELL,  
CHAS. F. STEHLIN,  
JOHN J. CRENNAN,

THEO. WULF,  
DOMINICK GIRARDI,

CHAS. A. COLE,  
J. ALBERT MAHLSTEDT,  
FRED'K H. SEACORD,

ROBERT J. COOPER, JR.,  
J. W. SPALDING.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
	Stocks and bonds, viz.:			
Public securities, market value.....	\$38,545	\$52,350	\$44,455	\$49,635
Private securities, market value.....	62,000	63,450	58,750	54,075
Loans and discounts secured by bond and mtg., deed or other real estate col.	5,180	7,310	6,200	5,950
Loans and discounts secured by other collateral.....	33,922	19,532	25,025	24,800
Loans, discounts and bills purchased not secured by collateral.....	147,473	156,622	181,922	191,279
Overdrafts.....		15	6	
Due from trust companies, banks and bankers.....	29,862	43,077	72,089	54,418
Specie.....	6,399	4,037	7,820	6,992
Legal tender notes and notes of national banks.....	3,980	6,020	5,875	4,600
Federal reserve notes.....			185	995
Cash items.....	602	202	457	2,232
Assets not included in any of the above heads.....	3,084	2,452	3,076	2,866
Add for cents.....	2	3	3	2
<b>Total resources.....</b>	<b>\$331,049</b>	<b>\$355,070</b>	<b>\$405,863</b>	<b>\$397,844</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	31,344	32,593	32,539	32,922
Preferred deposits, viz.:				
Due New York State savings banks.....	1,701	4,001	12,165	2,951
Due New York State savings and loan assns., credit unions and land bank.....	5,000	5,000	5,000	5,000
Deposits by the State of New York.....	14,000	20,000	30,000	23,000
Other deposits secured by pledge of assets.....	1,451	1,467	1,444	1,462
Due depositors, not preferred.....	169,337	212,406	242,481	255,946
Due to trust companies, banks and bankers.....	25,979	27,551	29,842	23,647
Bills payable.....	25,000			
Rediscounts.....	5,000			
Other liabilities.....	2,234	2,048	2,391	2,913
Add for cents.....	3	4	1	3
<b>Total liabilities.....</b>	<b>\$331,049</b>	<b>\$355,070</b>	<b>\$405,863</b>	<b>\$397,844</b>

## NORTH SHORE BANK — OYSTER BAY

WILBUR F. JOHNSON, *President.*

[South street; organized 1907.]

CLAUDE A. CLEWER, *Cashier.*

### DIRECTORS.

WILBUR F. JOHNSON,  
JESSE RHODDS,  
A. BURNSIDE CHESHIRE,

WALTER FRANKLIN,  
J. J. GRAHAM,  
HERBERT G. VAIL,

CLAUDE A. CLEWER,  
C. CHESTER PAINTER,  
IRVING F. BARNES,

J. F. BERMINGHAM,  
ANDREW SNOUDER,  
CHAS. MILNE,

CHAS. A. SMITH,  
PETER WATERS, JR.,  
FRANCIS X. MOORE.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$2,531	\$2,524	\$2,541	\$2,561
Private securities, market value.....	56,702	58,837	65,292	65,272
Mortgages owned.....	24,400	21,900	29,600	33,850
Loans and discounts secured by bond and mtge., deed or other real estate col. ....	.....	1,500	.....	.....
Loans and discounts secured by other collateral.....	19,053	21,150	38,583	36,402
Loans, discounts and bills purchased not secured by collateral.....	129,379	133,976	133,776	121,682
Overdrafts.....	79	76	292	.....
Due from trust companies, banks and bankers.....	24,761	46,346	26,085	103,656
Specie.....	4,005	4,137	5,448	7,996
Legal tender notes and notes of national banks.....	4,000	8,000	7,500	3,000
Federal reserve notes.....	.....	.....	.....	500
Cash items.....	400	70	251	414
Assets not included in any of the above heads.....	2,800	3,112	2,673	3,663
Add for cents.....	3	3	3	3
<b>Total resources.....</b>	<b>\$268,113</b>	<b>\$301,631</b>	<b>\$312,044</b>	<b>\$378,999</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	15,309	15,431	15,273	16,001
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	543	553	603	560
Due depositors, not preferred.....	225,553	258,317	270,167	336,358
Due to trust companies, banks and bankers.....	581	1,631	.....	39
Other liabilities.....	1,125	697	1,000	1,039
Add for cents.....	2	2	1	2
<b>Total liabilities.....</b>	<b>\$268,113</b>	<b>\$301,631</b>	<b>\$312,044</b>	<b>\$378,999</b>

QUARTERLY STATEMENTS

259

**NORTH SIDE BANK OF BROOKLYN**—BROOKLYN

PAUL E. BONNER, *President.*

[225-227 Havemeyer street; organized 1889.]

HENRY BILLMAN, *Cashier.*

**DIRECTORS.**

ANDREW D. BAIRD,  
WALTER H. GAHAGAN,

SAMUEL M. MEEKER,  
PAUL E. BONNER,  
HORACE HAVEMEYER,

DANIEL CANTY,  
T. WILLARD KILEY,  
THOS. V. PATTERSON,

RALPH H. TIEBOUT,  
HENRY DOSCHER,  
DANIEL J. LEARY,

CULVER FERGUSON,  
ED. MCGARVY,  
CHAS. J. SAMUEL.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$155,727	\$188,200	\$113,521	\$123,569
Private securities, market value.....	517,018	485,171	448,613	721,368
Real estate owned.....	123,038	126,000	126,000	126,000
Mortgages owned.....	32,500	32,000	39,500	39,000
Loans and discounts secured by bond and mtge., deed or other real estate col.	193,160	189,146	107,600	136,437
Loans and discounts secured by other collateral.....	631,064	557,302	530,574	477,524
Loans, discounts and bills purchased not secured by collateral.....	1,834,074	1,534,556	1,512,005	1,482,691
Overdrafts.....	12			
Due from trust companies, banks and bankers.....	357,626	347,006	641,133	743,668
Specie.....	260,839	298,798	328,993	285,956
Legal tender notes and notes of national banks.....	66,255	91,700	59,755	49,025
Federal reserve notes.....			5,255	7,000
Cash items.....	137,595	132,191	152,560	128,268
Assets not include in any of the above heads.....	22,700	20,410	20,783	25,835
Add for cents.....	4	4	3	6
<b>Total resources.....</b>	<b>\$3,831,612</b>	<b>\$4,002,484</b>	<b>\$4,086,295</b>	<b>\$4,346,347</b>
<b>LIABILITIES</b>				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	186,918	180,422	186,164	184,674
Preferred deposits, viz.:				
Due New York State savings banks.....	270,826	350,366	351,827	331,213
Deposits by the State of New York.....	57,000	90,000	60,000	45,000
Deposits by the Superintendent of Banks of the State of New York.....	31,191	34,845	22,384	49,328
Other deposits secured by pledge of assets.....	50,666	50,666	49,465	50,086
Due depositors, not preferred.....	2,980,644	3,036,955	3,155,935	3,448,275
Due to trust companies, banks and bankers.....	27,036	34,092	35,283	10,596
Other liabilities.....	27,328	25,135	25,234	27,171
Add for cents.....	3	3	3	4
<b>Total liabilities.....</b>	<b>\$3,831,612</b>	<b>\$4,002,484</b>	<b>\$4,086,295</b>	<b>\$4,346,347</b>

THE NORTHVILLE BANK — NORTHVILLE

GEORGE N. BROWN, *President.*

[Main street; organized 1895.]

BURDETT EGLIN, *Cashier.*

DIRECTORS.

GEO. N. BROWN,  
CHAS. B. LAWTON,

BURDETT EGLIN,  
GEO. E. VAN ARNAM,

CARL L. FRY,

WM. HARRIS,  
JOHN A. WILLARD,

MARTIN B. HOSLEY,  
JAMES R. WILLARD.

QUARTERLY STATEMENTS

261

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$44,742	\$44,759	\$43,859	\$81,470
Private securities, market value.....	38,862	38,643	38,643	48,350
Real estate owned.....	10,000	10,000	10,000	10,000
Loans and discounts secured by bond and mtge., deed or other real estate col.	28,537	28,480	27,962	23,825
Loans and discounts secured by other collateral.....	109,605	106,877	100,753	113,401
Loans, discounts and bills purchased not secured by collateral.....	237,753	234,805	170,547	150,135
Overdrafts.....	60	25	30	151
Due from trust companies, banks and bankers.....	28,304	33,554	68,619	36,211
Specie.....	14,426	15,961	18,955	16,292
Legal tender notes and notes of national banks.....	4,200	2,500	3,000	3,000
Federal reserve notes.....			500	200
Assets not included in any of the above heads.....	5,470	6,291	6,375	5,868
Add for cents.....	2	4	3	2
<b>Total resources.....</b>	<b>\$521,961</b>	<b>\$521,899</b>	<b>\$489,246</b>	<b>\$488,905</b>
<b>LIABILITIES</b>				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value).....	61,095	61,623	62,963	62,799
Due depositors, not preferred.....	371,365	373,506	391,501	393,905
Due to trust companies, banks and bankers.....		168	181	
Bills payable.....	20,000	20,000		
Rediscounts.....	35,000	34,500		
Other liabilities.....	4,500	2,100	4,600	2,200
Add for cents.....	1	2	1	1
<b>Total liabilities.....</b>	<b>\$521,961</b>	<b>\$521,899</b>	<b>\$489,246</b>	<b>\$488,905</b>

## OGDENSBURG BANK — OGDENSBURG

FRANK CHAPMAN, *President.*

[63 Ford street; organized 1879.]

SAMUEL W. LEONARD, *Cashier.*

DIRECTORS.

FRANK CHAPMAN,

THOS. SPRATT,

SAMUEL W. LEONARD,

JOHN HANNAN,

GEO. HALL.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$39,192	\$37,692	\$47,692	\$42,192
Private securities, market value.....	82,800	72,800	73,000	73,400
Real estate owned.....	17,500	17,500	25,500	25,500
Mortgages owned.....	3,460	3,460	3,460	3,460
Loans and discounts secured by bond and mtge., deed or other real estate col.	38,169	45,722	49,940	45,812
Loans and discounts secured by other collateral.....	187,897	168,743	107,352	92,914
Loans, discounts and bills purchased not secured by collateral.....	664,646	681,884	628,669	654,124
Overdrafts.....	8,485	4,541	5,492	2,299
Due from trust companies, banks and bankers.....	218,323	143,697	169,497	202,120
Specie.....	23,667	23,604	18,695	41,808
Legal tender notes and notes of national banks.....	32,486	22,264	27,409	26,155
Cash items.....	8,070	7,042	7,527	1,115
Assets not included in any of the above heads.....	4,640	4,376	3,263	3,173
Add for cents.....	5	4	3	6
<b>Total resources.....</b>	<b>\$1,329,340</b>	<b>\$1,233,329</b>	<b>\$1,167,499</b>	<b>\$1,214,078</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	243,132	244,617	241,410	243,402
Preferred deposits, viz.:				
Due New York State savings banks.....	36,632	27,009	33,068	25,261
Deposits by the State of New York.....	89,925	30,344	29,415	29,599
Due depositors, not preferred.....	770,559	735,080	719,466	765,617
Due to trust companies, banks and bankers.....	34,490	41,351	16,046	30,719
Bills payable.....	50,000	50,000		
Rediscounts.....			21,845	11,845
Other liabilities.....	4,599	4,925	6,248	7,632
Add for cents.....	3	3	1	3
<b>Total liabilities.....</b>	<b>\$1,329,340</b>	<b>\$1,233,329</b>	<b>\$1,167,499</b>	<b>\$1,214,078</b>

## OYSTER BAY BANK — OYSTER BAY

E. MORGAN GRIFFIN, *President.*

[Audrey avenue; organized 1890.]

EDWARD F. CHESHIRE, *Cashier.*

### DIRECTORS.

GEO. W. FALLER,  
ALBERT CHESHIRE,

CHAS. H. BAYLES,  
SAMUEL Y. BAYLES,

JAMES A. BLAIR, JR.,  
E. MORGAN GRIFFIN,  
EDWARD A. HEGEMAN,

ERNEST K. HUTCHINSON,  
MAURICE W. TOWNSEND,

GEO. B. POWERS,  
E. N. HUTCHINSON.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$51,680	\$26,150	\$42,200	\$30,050
Private securities, market value.....	228,655	263,337	226,912	234,085
Real estate owned.....	25,000	25,000	25,000	25,000
Mortgages owned.....	38,430	38,380	38,380	48,380
Loans and discounts secured by bond and mtge., deed or other real estate col.	26,550	52,050	23,550	24,050
Loans and discounts secured by other collateral.....	119,242	104,130	95,085	93,367
Loans, discounts and bills purchased not secured by collateral.....	159,463	154,307	173,590	161,057
Overdrafts.....	37	.....	.....	39
Due from trust companies, banks and bankers.....	63,006	55,625	93,291	119,966
Specie.....	12,643	13,830	12,276	12,274
Legal tender notes and notes of national banks.....	33,007	28,217	23,866	27,327
Federal reserve notes.....	.....	.....	1,000	5,000
Cash items.....	1,620	726	595	1,130
Assets not included in any of the above heads.....	16,631	14,800	14,250	14,507
Add for cents.....	2	1	2	4
<b>Total resources.....</b>	<b>\$775,966</b>	<b>\$776,553</b>	<b>\$769,997</b>	<b>\$796,236</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	51,700	54,377	54,629	56,141
Due depositors, not preferred.....	667,208	667,576	658,008	684,322
Due to trust companies, banks and bankers.....	1,237	854	463	580
Other liabilities.....	5,819	3,745	6,895	5,191
Add for cents.....	2	1	2	2
<b>Total liabilities.....</b>	<b>\$775,966</b>	<b>\$776,553</b>	<b>\$769,997</b>	<b>\$796,236</b>

QUARTERLY STATEMENTS

## THE PACIFIC BANK—NEW YORK CITY

O. H. CHENEY, *President.*

[470 Broadway; organized 1869.]

S. C. MERWIN, *Cashier.*

## DIRECTORS.

HART B. BRUNDRETT,  
H. W. HOOPS,  
J. H. WALBRIDGE,WM. SKINNER,  
GEO. LEGG,  
D. G. TENNEY,O. H. CHENEY,  
JOHN S. BROWNING,JNO. F. DEGENER,  
CARL VIETOR,  
O. L. DOMMERICH,CHAS. H. STEINWAY,  
J. W. CROMWELL,  
JAB. A. SMITH.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value . . . . .	\$166,375	\$166,375	\$169,250	\$169,000
Private securities, market value . . . . .	4,600	4,600	4,600	4,600
Real estate owned . . . . .	92,500	90,000	87,500	85,000
Loans and discounts secured by other collateral . . . . .	1,427,147	1,428,550	1,318,736	1,495,608
Loans, discounts and bills purchased not secured by collateral . . . . .	3,507,677	3,240,308	3,407,017	3,272,657
Overdrafts . . . . .	624	61	46	191
Due from trust companies, banks and bankers . . . . .	1,275,562	1,100,574	1,133,337	1,224,152
Specie . . . . .	389,884	272,345	372,373	455,102
Legal tender notes and notes of national banks . . . . .	991,986	1,185,780	1,119,523	947,667
Cash items . . . . .	384,492	386,922	305,188	243,867
Assets not included in any of the above heads . . . . .	59,880	19,346	23,285	39,105
Add for cents . . . . .	2	4	3	3
<b>Total resources . . . . .</b>	<b>\$8,300,729</b>	<b>\$7,894,865</b>	<b>\$7,940,858</b>	<b>\$7,936,952</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value) . . . . .	1,004,722	995,255	999,745	1,000,509
Preferred deposits, viz.:				
Due New York State savings banks . . . . .	290,087	210,675	144,177	163,126
Deposits by the Superintendent of Banks of the State of New York . . . . .	20,000	20,000	20,000	20,000
Due depositors, not preferred . . . . .	6,259,576	5,932,750	6,031,622	6,028,799
Due to trust companies, banks and bankers . . . . .	207,728	222,899	228,107	202,367
Other liabilities . . . . .	18,615	13,283	17,204	22,150
Add for cents . . . . .	1	3	3	1
<b>Total liabilities . . . . .</b>	<b>\$8,300,729</b>	<b>\$7,894,865</b>	<b>\$7,940,858</b>	<b>\$7,936,952</b>



# THE PATCHOGUE BANK — PATCHOGUE

JOHN A. POTTER, *President.*

[44 West Main street; organized 1884.]

FRANK A. POTTER, *Cashier.*

## DIRECTORS.

JOHN A. POTTER,  
FRANK OVERTON,  
HOWARD S. CONKLIN,

JESSE C. MILLS,  
SMITH W. CONKLIN,  
JOS. T. LOSEE,  
DAYTON HEDGES,

JOHN M. PRICE,  
NATHANIEL O. SWEZEY,  
JAMES H. MILLS,

JOHN J. ROE,  
FRED B. NEWINS,  
J. ROBERT BAILEY,  
JAMES H. SNEDECOR,

ARCHIBALD S. HAVENS,  
GEO. H. FURMAN,  
DANIEL R. DAVIS.

QUARTERLY STATEMENTS

265

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value . . . . .	\$5,993	\$9,500	\$9,560	\$9,585
Private securities, market value . . . . .	107,171	109,092	80,135	87,030
Real estate owned . . . . .	23,285	32,215	37,491	29,457
Mortgages owned . . . . .	37,575	37,575	37,275	36,775
Loans and discounts secured by bond and mtge., deed or other real estate col.	9,200	8,375	18,700	17,400
Loans and discounts secured by other collateral . . . . .	22,325	19,325	20,250	22,525
Loans, discounts and bills purchased not secured by collateral . . . . .	257,777	267,750	275,877	269,015
Overdrafts . . . . .			53	
Due from trust companies, banks and bankers . . . . .	46,979	32,987	35,671	84,539
Specie . . . . .	8,023	7,410	11,666	12,150
Legal tender notes and notes of national banks . . . . .	7,700	7,000	9,000	8,000
Federal reserve notes . . . . .			2,000	1,025
Cash items . . . . .	1,539	667	1,574	1,692
Assets not included in any of the above heads . . . . .	2,670	2,034	2,245	10,322
Add for cents . . . . .	4	3	2	3
<b>Total resources . . . . .</b>	<b>\$530,241</b>	<b>\$533,933</b>	<b>\$541,499</b>	<b>\$589,518</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$75,000	\$75,000	\$75,000	\$75,000
Surplus, including all undivided profits (market value) . . . . .	71,007	72,567	74,936	72,976
Preferred deposits, viz.:				
Due New York State savings banks . . . . .	15,596	7,550	11,819	17,235
Other deposits secured by pledge of assets . . . . .	3,154	3,193	3,167	3,206
Due depositors, not preferred . . . . .	361,833	338,321	349,300	417,249
Bills payable . . . . .		35,000	25,000	
Other liabilities . . . . .	3,650	2,300	2,275	3,850
Add for cents . . . . .	1	2	2	2
<b>Total liabilities . . . . .</b>	<b>\$530,241</b>	<b>\$533,933</b>	<b>\$541,499</b>	<b>\$589,518</b>

## THE PECONIC BANK—SAG HARBOR

WILLIAM E. DENISON, *President.*

{Organized 1889.}

FRANK W. CORWIN, *Cashier.*

DIRECTORS.

WM. E. DENISON,  
HENRY F. COOK,OLIN M. EDWARDS,  
FRANK W. CORWIN,

THOS. F. PRICE,

EVERETT L. TINDALL,  
WM. R. REIMANN,JOHN M. WOODWARD,  
CASPER SCHAEFER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,050	\$1,050	\$1,050	\$1,050
Private securities, market value.....	8,000	8,000	8,000	7,200
Loans and discounts secured by bond and mtge., deed or other real estate col.	2,500	2,500	2,500	2,500
Loans and discounts secured by other collateral.....	31,928	23,621	24,915	24,265
Loans, discounts and bills purchased not secured by collateral.....	117,335	120,472	127,277	125,957
Overdrafts.....	206	512	232	520
Due from trust companies, banks and bankers.....	15,616	9,816	16,820	19,390
Specie.....	1,318	787	1,960	2,867
Legal tender notes and notes of national banks.....	6,000	7,000	2,800	6,000
Federal reserve notes.....			2,000	2,000
Cash items.....	1,536	1,631	450	325
Assets not included in any of the above heads.....	1,209	1,149	1,016	997
Add for cents.....	3	3	3	2
<b>Total resources.....</b>	<b>\$186,701</b>	<b>\$176,541</b>	<b>\$189,023</b>	<b>\$193,073</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	20,497	20,887	20,863	19,984
Preferred deposits, viz.:				
Due New York State savings banks.....	2,442	2,814	11,604	10,954
Due depositors, not preferred.....	135,273	121,649	116,604	132,620
Due to trust companies, banks and bankers.....	2,497	5,172	3,918	3,380
Bills payable.....			10,000	
Other liabilities.....	991	1,017	1,032	1,132
Add for cents.....	1	2	2	3
<b>Total liabilities.....</b>	<b>\$186,701</b>	<b>\$176,541</b>	<b>\$189,023</b>	<b>\$193,073</b>

# THE PEOPLE'S BANK OF BUFFALO — BUFFALO

A. D. BISSELL, *President.*

[224 Main street; organized 1889.]

HOWARD BISSELL, *Cashier.*

## DIRECTORS.

A. D. BISSELL,  
FRANK S. MCGRAW,

W. P. COOKE,  
E. J. NEWELL,  
JOHN HUGHES,

R. W. POMEROY,  
FRANK E. WATTLES,

C. R. HUNTLEY,  
E. H. HUTCHINSON,  
A. D. SIKES,

HOWARD BISSELL,  
DAVID GUNSBURG.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$344,360	\$348,810	\$348,890	\$338,930
Private securities, market value.....	1,467,007	1,472,159	1,551,638	1,467,678
Real estate owned.....		105,000	105,000	105,000
Mortgages owned.....	25,252	25,166	21,003	18,927
Loans and discounts secured by bond and mtge., deed or other real estate col.	503,615	535,468	541,828	570,534
Loans and discounts secured by other collateral.....	2,961,667	2,585,849	3,066,561	2,915,773
Loans, discounts and bills purchased not secured by collateral.....	2,873,254	3,120,847	3,119,625	3,197,681
Overdrafts.....	15,282	1,657	679	246
Due from trust companies, banks and bankers.....	1,457,808	1,712,086	1,753,919	2,201,925
Specie.....	306,142	278,937	252,345	258,869
Legal tender notes and notes of national banks.....	296,038	441,784	392,685	347,765
Cash items.....	87,638	74,387	155,149	107,844
Assets not included in any of the above heads.....	43,182	37,172	47,466	42,011
Add for cents.....	4	5	3	4
<b>Total resources.....</b>	<b>\$10,381,249</b>	<b>\$10,739,327</b>	<b>\$11,356,791</b>	<b>\$11,573,187</b>
<b>LIABILITIES</b>				
Capital.....	\$600,000	\$600,000	\$600,000	\$600,000
Surplus, including all undivided profits (market value).....	670,917	670,151	683,545	706,456
Preferred deposits, viz.:				
Due New York State savings banks.....	605,100	676,600	689,516	661,143
Due New York State savings and loan assns., credit unions and land bank.....	19,929	43,886	40,846	37,128
Deposits by the State of New York.....	319,000	429,000	360,000	240,000
Deposits by the Superintendent of Banks of the State of New York.....	10,000	10,000	10,000	10,000
Other deposits secured by pledge of assets.....	199,214	190,771	139,564	235,597
Due depositors, not preferred.....	7,177,851	7,453,791	8,269,680	8,357,944
Due to trust companies, banks and bankers.....	639,285	583,789	470,452	627,944
Other liabilities.....	89,951	81,337	93,185	90,972
Add for cents.....	2	2	3	3
<b>Total liabilities.....</b>	<b>\$10,381,249</b>	<b>\$10,739,327</b>	<b>\$11,356,791</b>	<b>\$11,573,187</b>

QUARTERLY STATEMENTS

## THE PEOPLE'S BANK OF HAMBURGH — HAMBURGH

WM. G. VENNER, *President.*

[44 Main street; organized 1891.]

H. R. STRATEMEIER, *Cashier.*

## DIRECTORS.

WM. G. VENNER,

JOHN VAN EPPS,  
J. W. SALISBURY,J. FRANK SCHUMMER,  
JOSIAH KESTER,ELIJAH COOK,  
C. J. KLEINFELDER,

H. R. STRATEMEIER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$38,981	\$38,392	\$38,874	\$39,395
Private securities, market value.....	90,805	92,948	88,199	90,322
Real estate owned.....	12,500	12,500	12,500	12,500
Mortgages owned.....	79,598	90,883	95,258	94,708
Loans and discounts secured by bond and mtge., deed or other real estate col.	39,209	33,445	37,350	36,317
Loans and discounts secured by other collateral.....	45,903	34,100	40,635	57,725
Loans, discounts and bills purchased not secured by collateral.....	161,975	165,997	125,750	133,007
Overdrafts.....	383	493	270	538
Due from trust companies, banks and bankers.....	62,027	32,741	38,389	31,857
Specie.....	12,083	12,894	13,885	14,367
Legal tender notes and notes of national banks.....	14,050	8,416	8,002	10,349
Federal reserve notes.....			50	590
Assets not included in any of the above heads.....	5,306	2,221	4,258	3,019
Add for cents.....	4	2	4	4
<b>Total resources.....</b>	<b>\$562,824</b>	<b>\$525,032</b>	<b>\$503,424</b>	<b>\$524,698</b>
<b>LIABILITIES</b>				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value).....	41,445	43,020	46,121	47,241
Preferred deposits, viz.:				
Due New York State savings and loan assns., credit unions and land bank.....	948	37	1,594	603
Deposits by the State of New York.....	16,000	16,000	16,000	16,000
Other deposits secured by pledge of assets.....	344	12,348	12,348	12,353
Due depositors, not preferred.....	465,086	418,625	385,860	408,540
Due to trust companies, banks and bankers.....			6,000	6,000
Other liabilities.....	9,000	5,000	5,500	3,960
Add for cents.....	1	2	1	1
<b>Total liabilities.....</b>	<b>\$562,824</b>	<b>\$525,032</b>	<b>\$503,424</b>	<b>\$524,698</b>

# THE PEOPLE'S BANK OF HAVERSTRAW — HAVERSTRAW

EVERETT FOWLER, *President.*

[1 Broadway; organized 1887.]

O. E. REYNOLDS, *Cashier.*

## DIRECTORS.

EVERETT FOWLER,

HENRY HAHN,  
DENTON FOWLER,

L. H. WASHBURN,

JAS. H. MORRISSEY,  
O. E. REYNOLDS,

E. O. ROSE.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$27,014	\$23,692	\$24,092	\$24,995
Private securities, market value.....	246,682	247,874	248,230	245,937
Real estate owned.....	15,000	15,000	15,000	15,000
Loans and discounts secured by bond and mtge., deed or other real estate col.	8,496	8,493	8,493	8,493
Loans and discounts secured by other collateral.....	83,972	90,984	90,023	75,860
Loans, discounts and bills purchased not secured by collateral.....	329,200	340,010	329,899	309,702
Overdrafts.....	4,847	3,254	5,106	5,090
Due from trust companics, banks and bankers.....	43,441	32,652	155,663	95,335
Spécie.....	4,229	5,340	5,577	4,980
Legal tender notes and notes of national banks.....	37,988	34,201	41,090	41,717
Federal reserve notes.....	.....	.....	1,200	500
Cash items.....	3,543	2,656	6,439	6,358
Assets not included in any of the above heads.....	7,596	6,046	7,782	8,369
Add for cents.....	5	4	3	5
<b>Total resources.....</b>	<b>\$812,013</b>	<b>\$810,206</b>	<b>\$938,597</b>	<b>\$842,394</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	221,514	221,426	228,616	223,831
Preferred deposits, viz.:				
Due New York State savings and loan assns., credit unions and land bank.....	344	632	19	55
Deposits by the State of New York.....	28,122	20,857	43,800	23,850
Due depositors, not preferred.....	459,517	441,217	572,847	532,519
Due to trust companies, banks and bankers.....	12,270	8,610	5,784	7,452
Bills payable.....	35,000	65,000	35,000	.....
Other liabilities.....	5,243	2,462	2,528	4,634
Add for cents.....	3	2	3	3
<b>Total liabilities.....</b>	<b>\$812,013</b>	<b>\$810,206</b>	<b>\$938,597</b>	<b>\$842,394</b>

QUARTERLY STATEMENTS

269

THE PEOPLE'S BANK OF JOHNSTOWN, N. Y.— JOHNSTOWN

EDWARD WELLS, *President.*

[51 West Main street; organized 1889.]

DONALD FRASER, *Cashier.*

DIRECTORS.

GEO. C. POTTER,  
DANIEL S. GRAHAM,  
EDWARD WELLS,

HARWOOD DUDLEY,  
WM. T. BRIGGS,  
EDWARD C. DECKER,  
FRED H. BEHLEN,

CHAS. O. CROSS,  
J. P. ARGERSINGER,  
E. M. KENNEDY,

FRANK ADAMS,  
JAS. S. IRELAND,  
JOHN W. UHLINGER,  
WM. H. MAYLENDER,

DAVID A. HAYS,  
WM. ARGERSINGER,  
RICHARD M. EVANS.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$6,106	\$6,095	\$6,095	\$6,151
Private securities, market value.....	788,233	805,254	821,658	854,052
Real estate owned.....	35,000	35,000	35,000	35,000
Mortgages owned.....		1,500	3,500	3,500
Loans and discounts secured by bond and mtg., deed or other real estate col.	82,981	80,130	96,872	119,620
Loans and discounts secured by other collateral.....	187,493	172,580	123,289	164,828
Loans, discounts and bills purchased not secured by collateral.....	1,215,646	1,182,677	1,246,688	1,252,418
Overdrafts.....	447	280	319	180
Due from trust companies, banks and bankers.....	239,741	191,542	305,006	219,037
Specie.....	47,792	50,998	45,143	45,226
Legal tender notes and notes of national banks.....	37,264	34,947	43,699	33,396
Cash items.....	12,034	22,940	1,301	15,324
Assets not included in any of the above heads.....	10,512	11,054	11,734	14,797
Add for cents.....	4	4	4	5
<b>Total resources.....</b>	<b>\$2,663,253</b>	<b>\$2,595,001</b>	<b>\$2,740,308</b>	<b>\$2,763,534</b>
LIABILITIES				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	287,063	267,412	278,387	270,427
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	3,649	3,632	3,557	3,350
Due depositors, not preferred.....	2,156,127	2,109,128	2,222,517	2,263,461
Due to trust companies, banks and bankers.....	3,440	3,074	21,095	11,596
Other liabilities.....	12,972	11,752	14,750	14,698
Add for cents.....	2	3	2	2
<b>Total liabilities.....</b>	<b>\$2,663,253</b>	<b>\$2,595,001</b>	<b>\$2,740,308</b>	<b>\$2,763,534</b>

THE PEOPLE'S BANK OF THE CITY OF NEW YORK — NEW YORK CITY

WILLIAM MILNE, *President.*

[393-395 Canal street; organized 1851.]

JOHN B. FORSYTH, *Cashier.*

DIRECTORS.

SCOTT FOSTER,

ADOLPH WIMPFHEIMER,  
THOS. WILLIAMS,

THEO. W. MORRIS,  
THEO. TIEDEMANN,

ALFRED B. MACLAY,  
WILLIAM MILNE,

STEVENSON TAYLOR.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,000	\$1,000	\$1,000	\$1,000
Private securities, market value.....	2,700	94,723	220,620	257,617
Real estate owned.....	75,000	75,000	75,000	75,000
Loans and discounts secured by other collateral.....	182,466	201,340	111,903	141,253
Loans, discounts and bills purchased not secured by collateral.....	1,728,596	1,727,558	1,553,102	1,909,223
Overdrafts.....	153	123	19	55
Due from trust companies, banks and bankers.....	925,895	661,394	1,040,075	538,814
Specie.....	358,308	249,264	312,551	230,873
Legal tender notes and notes of national banks.....	116,165	198,825	87,260	56,120
Federal reserve notes.....			2,275	1,500
Cash items.....	250,126	163,684	183,580	172,269
Assets not included in any of the above heads.....	21,576	7,084	12,918	5,068
Add for cents.....	3	2	4	4
<b>Total resources.....</b>	<b>\$3,661,988</b>	<b>\$3,379,997</b>	<b>\$3,600,307</b>	<b>\$3,438,796</b>
<b>LIABILITIES</b>				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	460,672	445,909	442,647	438,299
Due depositors, not preferred.....	2,994,239	2,722,449	2,942,509	2,781,777
Other liabilities.....	7,076	11,638	15,151	15,719
Add for cents.....	1	1		1
<b>Total liabilities.....</b>	<b>\$3,661,988</b>	<b>\$3,379,997</b>	<b>\$3,600,307</b>	<b>\$3,438,796</b>

QUARTERLY STATEMENTS

271

## THE PEOPLE'S BANK OF POTSDAM, N. Y.—POTSDAM

ROYAL NEWTON, *Vice-President.*

[15 Market street; organized 1889.]

F. R. WOODRUFF, *Cashier.*

## DIRECTORS.

ROYAL NEWTON,

H. J. SANFORD,  
JAS. A. COX,

RUFUS L. SISSON,

A. D. HEATH,  
C. S. FERRIS,

F. P. MATHEWS.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value . . . . .	\$1,100	\$1,100	\$1,100	\$1,100
Private securities, market value . . . . .	170,198	169,848	177,528	182,528
Real estate owned . . . . .	13,000	13,000	13,000	13,000
Mortgages owned . . . . .	4,526	3,250	5,750	5,750
Loans and discounts secured by bond and mtge., deed or other real estate col.	3,021	3,021	5,021	7,480
Loans and discounts secured by other collateral . . . . .	53,420	55,920	52,720	50,640
Loans, discounts and bills purchased not secured by collateral . . . . .	417,683	408,756	413,433	388,688
Overdrafts . . . . .	651	243	1,086	56
Due from trust companies, banks and bankers . . . . .	71,398	48,809	49,340	129,319
Specie . . . . .	2,427	2,463	2,408	6,348
Legal tender notes and notes of national banks . . . . .	22,947	30,059	23,444	21,448
Cash items . . . . .	3,153	1,547	586	552
Assets not included in any of the above heads . . . . .	2,214	1,175	3,156	1,310
Add for cents . . . . .	4	3	2	2
<b>Total resources . . . . .</b>	<b>\$765,742</b>	<b>\$739,194</b>	<b>\$748,574</b>	<b>\$808,221</b>
<b>LIABILITIES</b>				
Capital . . . . .	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value) . . . . .	114,053	110,449	117,130	109,491
Preferred deposits, viz.:				
Due New York State savings and loan assns., credit unions and land bank . . . . .	692	5,038	1,288	3,737
Other deposits secured by pledge of assets . . . . .	1,940	1,367	1,277	1,294
Due depositors, not preferred . . . . .	596,582	570,337	576,912	641,822
Due to trust companies, bank and bankers . . . . .	428	200	125	15
Other liabilities . . . . .	2,044	1,801	1,840	1,860
Add for cents . . . . .	3	2	2	2
<b>Total liabilities . . . . .</b>	<b>\$765,742</b>	<b>\$739,194</b>	<b>\$748,574</b>	<b>\$808,221</b>



# THE PEOPLE'S BANK OF TROY — TROY

J. K. P. PINE, *President.*

[604 Second avenue; organized 1889.]

A. B. COBDEN, *Cashier.*

## DIRECTORS.

J. K. P. PINE,  
W. H. DRAFER,

F. B. TWINING,  
W. BOLTON,  
CLARENCE N. FLACK,

G. H. PAGE,  
W. H. DENNIN,

J. J. CHILD,  
J. H. LYONS,  
H. E. NORTHERUP,

A. P. MCKEAN,  
A. B. COBDEN.

QUARTERLY STATEMENTS

273

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,960	\$1,980	\$1,955	\$1,975
Private securities, market value.....	102,747	88,171	84,400	84,449
Real estate owned.....	5,000	5,000	5,000	5,000
Loans and discounts secured by bond and mtg., deed or other real estate col.	43,556	42,995	42,361	35,056
Loans and discounts secured by other collateral.....	476,487	454,107	475,716	431,081
Loans, discounts and bills purchased not secured by collateral.....	480,551	461,541	329,048	379,636
Overdrafts.....	163	128	120	52
Due from trust companies, banks and bankers.....	95,746	108,107	72,271	126,405
Specie.....	23,980	23,948	25,168	24,719
Legal tender notes and notes of national banks.....	19,255	32,624	20,556	18,288
Cash items.....	2,523	1,938	240	1,805
Assets not included in any of the above heads.....	7,216	7,342	7,024	6,757
Add for cents.....	5	4	3	4
<b>Total resources.....</b>	<b>\$1,259,189</b>	<b>\$1,227,885</b>	<b>\$1,063,862</b>	<b>\$1,115,227</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	127,604	129,532	131,074	132,088
Preferred deposits, viz.: Deposits by the State of New York.....	39,000	45,000	45,000	35,000
Due depositors, not preferred.....	973,844	941,194	769,522	832,886
Due to trust companies, banks and bankers.....	695	143	2,887	2,412
Other liabilities.....	18,043	12,015	15,378	12,840
Add for cents.....	3	1	1	1
<b>Total liabilities.....</b>	<b>\$1,259,189</b>	<b>\$1,227,885</b>	<b>\$1,063,862</b>	<b>\$1,115,227</b>

**THE PEOPLE'S STATE BANK OF EAST RANDOLPH — EAST RANDOLPH**

M. V. BENSON, *President.*

[Organized 1891.]

W. E. SEARLE, *Cashier.*

DIRECTORS.

M. V. BENSON,

E. D. HOLDRIDGE,

W. E. SEARLE,

R. T. SEARLE,

M. D. JOHNSON.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$3,850	\$2,350	\$2,350	\$2,350
Real estate owned.....	2,500	2,500	2,500	2,500
Mortgages owned.....	2,490	1,990	1,990	1,990
Loans and discounts secured by bond and mtge., deed or other real estate col.	11,633	11,633	10,564	10,514
Loans and discounts secured by other collateral.....	24,345	24,000	28,126	11,064
Loans, discounts and bills purchased not secured by collateral.....	133,198	139,072	132,876	144,810
Overdrafts.....	1,092	785	493	223
Due from trust companies, banks and bankers.....	25,073	24,692	24,751	61,417
Specie.....	3,530	3,303	4,052	4,811
Legal tender notes and notes of national banks.....	4,004	3,193	4,276	7,958
Cash items.....	281	48	644	358
Assets not included in any of the above heads.....	1,036	1,100	932	1,112
Add for cents.....	2	2	2	1
<b>Total resources.....</b>	<b>\$213,034</b>	<b>\$214,668</b>	<b>\$213,556</b>	<b>\$249,108</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	26,831	24,596	25,906	27,463
Due depositors, not preferred.....	160,148	152,885	161,310	175,413
Due to trust companies, banks and bankers.....	17	65	406	20,119
Rediscounts.....		11,020		
Other liabilities.....	1,036	1,100	932	1,112
Add for cents.....	2	2	2	1
<b>Total liabilities.....</b>	<b>\$213,034</b>	<b>\$214,668</b>	<b>\$213,556</b>	<b>\$249,108</b>

# THE PHOENIX BANK — PHOENIX

J. A. HAWKS, *President.*

[Organized 1869.]

E. G. HUTCHINSON, *Cashier.*

DIRECTORS.

J. A. HAWKS,

C. E. HUTCHINSON,

A. W. HAWKS,

K. N. SWEET,

E. G. HUTCHINSON.

QUARTERLY STATEMENTS

275

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$2,500	\$2,500	\$2,500	\$2,500
Private securities, market value.....	3,300	3,600	4,350	4,350
Real estate owned.....	4,010	4,010	4,000	4,000
Mortgages owned.....	35,975	35,475	35,475	34,175
Loans, discounts and bills purchased not secured by collateral.....	132,224	130,335	124,944	117,665
Overdrafts.....	130	332	142	20
Due from trust companies, banks and bankers.....	21,045	19,168	34,426	46,672
Specie.....	182	710	408	569
Legal tender notes and notes of national banks.....	6,563	7,569	7,005	5,377
Federal reserve notes.....			105	180
Cash items.....	481	81	463	294
Assets not included in any of the above heads.....	1,075	1,120	1,350	700
Add for cents.....	2	1	2	2
<b>Total resources.....</b>	<b>\$207,487</b>	<b>\$204,901</b>	<b>\$215,170</b>	<b>\$216,504</b>
LIABILITIES				
Capital.....	\$35,000	\$35,000	\$35,000	\$35,000
Surplus, including all undivided profits (market value).....	16,556	15,362	15,054	15,835
Due depositors, not preferred.....	152,896	151,639	160,580	162,788
Other liabilities.....	3,035	2,900	4,535	2,880
Add for cents.....			1	1
<b>Total liabilities.....</b>	<b>\$207,487</b>	<b>\$204,901</b>	<b>\$215,170</b>	<b>\$216,504</b>

# POWER CITY BANK — NIAGARA FALLS

PAUL A. SCHOELLKOPF, *President.*

[207 Falls street; organized 1893.]

FRED J. COE, *Cashier.*

PAUL A. SCHOELLKOPF,  
MORRIS COHEN, JR.,

JOS. E. MONTAGUE,  
FRANCIS H. SALT,

DIRECTORS.  
CHAS. E. HAEBERLE,

FRED MASON,  
EDSON P. PROHL,

FRED J. COE,  
F. W. HASKELL.

276

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$132,000	\$132,270	\$133,380	\$133,612
Private securities, market value.....	50,401	33,251	33,438	38,869
Real estate owned.....	5,950	5,450	5,450	3,650
Mortgages owned.....	5,374	5,374	4,924	6,624
Loans and discounts secured by bond and mtge., deed or other real estate col.	102,951	123,625	119,747	116,440
Loans and discounts secured by other collateral.....	1,644,859	1,508,346	1,580,042	1,601,613
Loans, discounts and bills purchased not secured by collateral.....	824,579	787,250	1,115,827	1,572,660
Overdrafts.....	118	67	689	554
Due from trust companies, banks and bankers.....	421,435	791,574	606,711	707,837
Specie.....	9,330	7,259	9,847	12,466
Legal tender notes and notes of national banks.....	123,237	91,445	144,368	113,033
Federal reserve notes.....			5,000	10,000
Cash items.....	12,227	7,426	10,209	12,494
Assets not included in any of the above heads.....	24,139	20,874	24,417	30,198
Add for cents.....	3	4	4	5
<b>Total resources.....</b>	<b>\$3,356,603</b>	<b>\$3,514,215</b>	<b>\$3,794,053</b>	<b>\$4,360,055</b>
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	311,932	309,014	314,148	331,751
Preferred deposits, viz.:				
Due New York State savings banks.....	157,746	178,802	152,913	190,024
Due New York State savings and loan assns., credit unions and land bank.....	12,229	17,668	30,013	3,926
Deposits by the State of New York.....	57,000	90,000	100,000	82,000
Other deposits secured by pledge of assets.....	110,460	109,350	110,213	109,427
Due depositors, not preferred.....	2,572,873	2,682,213	2,936,324	3,520,174
Due to trust companies, banks and bankers.....	17,723	11,231	31,799	6,423
Other liabilities.....	16,637	15,934	18,640	16,326
Add for cents.....	3	3	3	4
<b>Total liabilities.....</b>	<b>\$3,356,603</b>	<b>\$3,514,215</b>	<b>\$3,794,053</b>	<b>\$4,360,055</b>

PRATTSBURGH STATE BANK — PRATTSBURGH

IRA C. PRATT, *President.*

[Organized 1904.]

WILLIAM CUFFNEY, *Cashier.*

DIRECTORS.

WM. G. DEAN,  
WM. MCMICHAEL,

IRA C. PRATT,  
WM. B. PRATT,

FRED E. BLOOD,

JOS. G. MCCONNELL,  
HERBERT T. SCOFIELD,

WM. CUFFNEY,  
ROBERT J. SCOTT.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$20,270	\$20,270	\$20,270	\$20,270
Real estate owned.....	14,111	14,111	14,111	14,111
Mortgages owned.....	5,870	5,870	5,040	5,040
Loans and discounts secured by bond and mtge., deed or other real estate col.	18,800	17,923	20,520	29,201
Loans and discounts secured by other collateral.....	75,402	76,982	53,681	34,921
Loans, discounts and bills purchased not secured by collateral.....	129,308	137,375	153,007	160,386
Overdrafts.....	42	39	40	4
Due from trust companies, banks and bankers.....	32,227	35,527	37,373	20,537
Specie.....	2,566	2,911	2,731	3,015
Legal tender notes and notes of national banks.....	5,930	5,110	4,940	4,210
Assets not included in any of the above heads.....	3,200	3,500	3,200	3,500
Add for cents.....	2	2	3	2
<b>Total resources.....</b>	<b>\$307,728</b>	<b>\$319,620</b>	<b>\$314,916</b>	<b>\$295,197</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	35,545	36,744	37,384	36,885
Preferred deposits, viz.: Deposits by the State of New York.....	10,000	10,000	10,000	10,000
Due depositors, not preferred.....	231,632	243,226	236,981	217,712
Other liabilities.....	5,550	5,650	5,550	5,650
Add for cents.....	1	.....	1	.....
<b>Total liabilities.....</b>	<b>\$307,728</b>	<b>\$319,620</b>	<b>\$314,916</b>	<b>\$295,197</b>

QUARTERLY STATEMENTS

# THE PUBLIC BANK OF NEW YORK CITY — NEW YORK CITY

EDWARD S. ROTHCHILD, *President.*

[89-91 Delancey street; organized 1908.]

C. H. BALDWIN, *Cashier.*

PHILIP BEROLZHEIMER,

N. M. MARKWELL,  
JOS. J. BACH,

JOHN C. EISELE,

DIRECTORS.

ALFRED S. ROSSIN,  
H. P. GOLDSCHMIDT,

EDWARD S. ROTHCHILD.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$794,103	\$794,103	\$596,478	\$772,617
Private securities, market value.....	1,290,313	2,177,576	2,677,099	2,856,793
Real estate owned.....	469,510	466,847	470,118	470,118
Mortgages owned.....	29,900	32,250	34,550	34,150
Loans and discounts secured by bond and mtg., deed or other real estate col.	172,655	157,995	149,278	147,684
Loans and discounts secured by other collateral.....	1,688,996	321,000	1,099,200	1,298,000
Loans, discounts and bills purchased not secured by collateral.....	2,615,217	3,719,500	2,991,609	3,008,819
Overdrafts.....	808	1,039	502	877
Due from trust companies, banks and bankers.....	1,825,642	1,440,148	1,617,147	1,289,732
Specie.....	309,178	265,771	374,912	449,313
Legal tender notes and notes of national banks.....	535,471	588,971	586,999	580,507
Federal reserve notes.....				3,000
Cash items.....	69,439	58,264	110,790	103,237
Assets not included in any of the above heads.....	236,140	114,887	136,060	137,179
Add for cents.....	4	5	5	5
<b>Total resources.....</b>	<b>\$10,037,376</b>	<b>\$10,138,356</b>	<b>\$10,844,747</b>	<b>\$11,152,031</b>
<b>LIABILITIES</b>				
Capital.....	\$750,000	\$750,000	\$750,000	\$750,000
Surplus, including all undivided profits (market value).....	326,184	320,161	363,062	349,368
Preferred deposits, viz.:				
Deposits by the State of New York.....	64,000	275,000	250,000	75,000
Deposits by the Superintendent of Banks of the State of New York.....			1,500	1,435
Other deposits secured by pledge of assets.....	55,000	130,000	105,000	105,000
Deposits otherwise preferred.....				4,421
Due depositors, not preferred.....	8,529,107	8,493,179	9,249,095	9,740,233
Due to trust companies, banks and bankers.....	65,070	63,386	30,490	33,347
Other liabilities.....	248,013	106,629	95,599	93,225
Add for cents.....	2	1	1	2
<b>Total liabilities.....</b>	<b>\$10,037,376</b>	<b>\$10,138,356</b>	<b>\$10,844,747</b>	<b>\$11,152,031</b>

# RENSSELAER COUNTY BANK — RENSSELAER

JOHN F. MUNGER, *President.*

[810 Broadway; organized 1906.]

E. J. GUILFOIL, *Cashier.*

## DIRECTORS.

HENRY J. BEST,  
WALTER B. McCULLOCH,

LEDYARD COGSWELL,  
GEO. A. MARSH,

JAMES GUILFOIL,  
CHRISTOPHER W. RILEY,  
JAMES THOMPSON,

MATTHEW A. HEERAN,  
JOHN K. SPENCER,

JOHN F. MUNGER,  
ROBERT G. STEWART.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$64,000	\$64,000	\$64,320	\$64,640
Private securities, market value.....	281,146	276,452	308,078	330,509
Real estate owned.....	20,000	20,000	20,000	20,000
Mortgages owned.....	99,030	102,220	128,270	143,835
Loans and discounts secured by other collateral.....	120,939	126,702	143,981	171,526
Loans, discounts and bills purchased not secured by collateral.....	304,400	246,506	175,650	195,701
Overdrafts.....	77	105	1,020	377
Due from trust companies, banks and bankers.....	11,843	74,559	8,036	26,624
Specie.....	2,923	1,755	977	1,068
Legal tender notes and notes of national banks.....	17,304	12,453	13,977	10,919
Cash items.....	1,757	57	230	889
Assets not included in any of the above heads.....	5,161	7,329	9,683	10,216
Add for cents.....	2	3	4	4
<b>Total resources.....</b>	<b>\$928,582</b>	<b>\$932,141</b>	<b>\$874,226</b>	<b>\$976,308</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	22,102	21,474	17,210	22,986
Preferred deposits, viz.: Deposits by the State of New York.....	46,000	63,000	55,000	47,000
Due depositors, not preferred.....	802,625	784,639	744,332	843,421
Other liabilities.....	7,854	13,027	7,684	12,899
Add for cents.....	1	1	.....	2
<b>Total liabilities.....</b>	<b>\$928,582</b>	<b>\$932,141</b>	<b>\$874,226</b>	<b>\$976,308</b>

QUARTERLY STATEMENTS

**ROME CITY BANK — ROME**  
 [105 South James street; organized 1912.]  
 DIRECTORS.

C. FRANK FLOYD, *President.*

A. D. WHITE, *Cashier.*

C. F. FLOYD,  
 ERNEST BRUSH,  
 F. E. CASTLE,  
 JAMES B. VOCK,  
 M. J. LAWLER,

W. T. BINKS,  
 F. G. RATHBUN,  
 F. W. KIRKLAND,  
 A. D. WHITE,  
 S. C. BALDWIN,

EDWARD HAMMANN,  
 MICHAEL DULY,  
 JACOB KARLEN,  
 SEYMOUR OSTER,  
 ERNEST KARLEN,

E. O. ROTHMUND,  
 E. A. EVANS,  
 JOS. REES,  
 CHAS. E. HOOPER,  
 F. J. HAGER,

FRANK BINGHAM,  
 LAWRENCE CAREY,  
 J. T. WIGGINS,  
 E. D. BESLEY,  
 THOS. WILLIAMS,

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$16,008			
Private securities, market value.....	178,858			
Mortgages owned.....	57,456			
Loans and discounts secured by bond and mtge., deed or other real estate col.	3,263			
Loans and discounts secured by other collateral.....	52,138			
Loans, discounts and bills purchased not secured by collateral.....	150,255			
Overdrafts.....	92			
Due from trust companies, banks and bankers.....	51,750			
Specie.....	1,075			
Legal tender notes and notes of national banks.....	25,480			
Cash items.....	3,326			
Assets not included in any of the above heads.....	6,026			
Add for cents.....	6			
<b>Total resources.....</b>	<b>\$545,733</b>			
<b>LIABILITIES</b>				
Capital.....	\$100,000			
Surplus, including all undivided profits (market value).....	51,199			
Preferred deposits, viz.:				
Deposits by the State of New York.....	22,000			
Other deposits secured by pledge of assets.....	4,078			
Due depositors, not preferred.....	360,434			
Due to trust companies, banks and bankers.....	656			
Other liabilities.....	7,364			
Add for cents.....	2			
<b>Total liabilities.....</b>	<b>\$545,733</b>			



## RUSHVILLE STATE BANK — RUSHVILLE

DANIEL L. PADDOCK, *President.*

[Main street; organized 1912.]

T. C. WILLIAMS, *Cashier.*

### DIRECTORS.

GEORGE M. FITCH,  
ROBERT G. PERRY,

DANIEL L. PADDOCK,  
FRANK B. LOOMIS,

T. CHAUNCEY WILLIAMS,

MILTON J. WILSON,  
L. CASE WILLIAMS,

HENRY C. UNDERWOOD,  
THALES M. JACKSON.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$23,000	\$20,925	\$20,290	\$20,870
Real estate owned.....	4,000	4,000	4,000	4,000
Mortgages owned.....	275	800	800	800
Loans and discounts secured by bond and mtge., deed or other real estate col.	4,200	8,500	3,741	3,741
Loans and discounts secured by other collateral.....	27,700	39,858	8,588	10,605
Loans, discounts and bills purchased not secured by collateral.....	86,934	82,805	93,667	108,529
Overdrafts.....	2,061	304	92	191
Due from trust companies, banks and bankers.....	20,539	21,496	23,057	8,644
Specie.....	990	802	1,280	344
Legal tender notes and notes of national banks.....	3,558	5,787	1,538	4,341
Federal reserve notes.....			1,250	500
Cash items.....	62	35	34	5
Assets not included in any of the above heads.....	2,250	2,285	2,826	2,275
Add for cents.....	2	2	3	3
<b>Total resources.....</b>	<b>\$175,571</b>	<b>\$187,599</b>	<b>\$161,166</b>	<b>\$164,848</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	10,831	11,038	11,337	11,449
Preferred deposits, viz.: Deposits by the State of New York.....		7,000	8,000	8,000
Due depositors, not preferred.....	139,586	144,355	116,103	110,038
Bills payable.....				10,000
Other liabilities.....	153	205	726	360
Add for cents.....	1	1		1
<b>Total liabilities.....</b>	<b>\$175,571</b>	<b>\$187,599</b>	<b>\$161,166</b>	<b>\$164,848</b>

QUARTERLY STATEMENTS

281

## THE SAUGERTIES BANK — SAUGERTIES

ALBERT CARNRIGHT, *President.*

[258 Main street; organized 1888.]

HENRY T. KENNEY, *Cashier.*

## DIRECTORS.

ALBERT CARNRIGHT,  
JOHN W. SHULAS,E. CLARK REED,  
CHAS. LUSK,

J. CHARLES SUDDERLY,

CLINTON VAN BUSKIRE,  
JOHN MCKEEFREY,JAS. E. DEDERICK,  
RICHARD B. OVERBACH.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$7,500	\$5,000	\$2,000	\$1,000
Private securities, market value.....	11,100	11,100	7,400	7,400
Real estate owned.....	5,000	5,000	5,000	5,000
Loans and discounts secured by bond and mtge., deed or other real estate col.	15,970	15,316	16,422	18,350
Loans and discounts secured by other collateral.....	67,821	59,501	61,707	55,198
Loans, discounts and bills purchased not secured by collateral.....	136,967	151,421	143,686	135,863
Overdrafts.....	725	252	495	509
Due from trust companies, banks and bankers.....	4,893	2,783	7,245	43,686
Specie.....	9,054	10,947	7,260	6,648
Legal tender notes and notes of national banks.....	14,557	5,877	14,632	10,656
Cash items.....	1,623	1,148	1,456	3,288
Assets not included in any of the above heads.....	1,744	1,136	2,251	1,240
Add for cents.....	3	4	3	2
<b>Total resources.....</b>	<b>\$276,957</b>	<b>\$269,485</b>	<b>\$269,557</b>	<b>\$288,840</b>
<b>LIABILITIES</b>				
Capital.....	\$125,000	\$125,000	\$125,000	\$125,000
Surplus, including all undivided profits (market value).....	43,391	41,214	39,642	38,252
Preferred deposits, viz.: Due New York State savings banks.....	2,941	1,806	16,035	13,372
Due depositors, not preferred.....	99,194	88,020	86,873	100,315
Due to trust companies, banks and bankers.....	6,430	13,444	2,007	11,100
Other liabilities.....				800
Add for cents.....	1	1		1
<b>Total liabilities.....</b>	<b>\$276,957</b>	<b>\$269,485</b>	<b>\$269,557</b>	<b>\$288,840</b>

## THE SCHOHARIE COUNTY BANK — SCHOHARIE

CHARLES M. THROOP, *President.*

[Main street; organized 1888.]

ROBERT A. DEWEY, *Cashier.*

### DIRECTORS.

CHARLES M. THROOP,

JOHN P. VAN VECHTEN,  
WM. B. COLYER,

ARTHUR H. WOODS,

CHAS. SHOLTES,  
ROBERT A. DEWEY,

ISAAC VAN VECHTEN.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$11,087	\$11,087	\$11,087	\$11,087
Private securities, market value.....	179,577	202,041	180,399	180,259
Real estate owned.....	2,500	2,500	2,500	2,500
Mortgages owned.....	72,860	75,555	74,955	82,305
Loans and discounts secured by bond and mtge., deed or other real estate col.	500	500	500	500
Loans and discounts secured by other collateral.....	16,000	21,300	21,300	16,900
Loans, discounts and bills purchased not secured by collateral.....	105,305	94,734	114,657	114,055
Overdrafts.....	921	1,018	493	546
Due from trust companies, banks and bankers.....	30,032	24,597	27,033	41,802
Specie.....	9,125	8,388	6,975	7,698
Legal tender notes and notes of national banks.....	4,450	4,569	4,972	6,400
Cash items.....	156	270	198	490
Assets not included in any of the above heads.....	8,100	7,600	8,320	8,600
Add for cents.....	3	4	3	3
<b>Total resources.....</b>	<b>\$440,616</b>	<b>\$454,163</b>	<b>\$453,392</b>	<b>\$473,145</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	21,214	20,555	20,229	22,758
Preferred deposits, viz.: Deposits by the State of New York.....	10,000	10,000	10,000	10,000
Due depositors, not preferred.....	379,501	393,308	380,962	407,586
Bills payable.....	.....	.....	10,000	.....
Other liabilities.....	4,900	5,300	7,200	7,800
Add for cents.....	1	.....	1	1
<b>Total liabilities.....</b>	<b>\$440,616</b>	<b>\$454,163</b>	<b>\$453,392</b>	<b>\$473,145</b>

QUARTERLY STATEMENTS

## SEASIDE BANK — WEST HAMPTON BEACH

ERASTUS F. POST, *President.*

[Main street; organized 1904.]

HERMON D. BISHOP, *Cashier.*

### DIRECTORS.

ERASTUS F. POST,  
ALANSON P. ROGERS,

HENRY GARDINER,  
WILLARD F. JAGGER,

ERNEST H. BISHOP,  
HERMON D. BISHOP,  
WM. H. WINTERS,

MORRIS R. PHILLIPS,  
SILAS A. TUTTLE,

HERBERT C. TUTHILL,  
STEPHEN F. GRIFFING.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$992	\$1,000	\$53,195	\$1,015
Private securities, market value.....	53,630	53,772	1,020	53,021
Real estate owned.....	2,000	2,000	2,000	2,000
Mortgages owned.....				3,700
Loans and discounts secured by bond and mtge., deed or other real estate col.	5,000	5,275	6,275	5,775
Loans and discounts secured by other collateral.....	3,775	3,775	3,725	3,375
Loans, discounts and bills purchased not secured by collateral.....	91,207	80,284	91,566	88,889
Overdrafts.....	26		183	34
Due from trust companies, banks and bankers.....	9,666	9,402	7,723	56,032
Specie.....	5,804	6,566	2,562	2,585
Legal tender notes and notes of national banks.....	1,000	900	1,000	1,500
Federal reserve notes.....			1,000	1,000
Assets not included in any of the above heads.....	1,970	917	1,268	1,777
Add for cents.....	3	1	2	2
<b>Total resources.....</b>	<b>\$175,073</b>	<b>\$163,892</b>	<b>\$171,519</b>	<b>\$220,705</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	12,842	12,344	12,323	12,650
Due depositors, not preferred.....	127,690	113,231	102,304	182,505
Due to trust companies, banks and bankers.....		128	91	
Bills payable.....	9,000	12,500	31,000	
Other liabilities.....	640	688	799	550
Add for cents.....	1	1	2	
<b>Total liabilities.....</b>	<b>\$175,073</b>	<b>\$163,892</b>	<b>\$171,519</b>	<b>\$220,705</b>

## THE SECURITY BANK OF NEW YORK — NEW YORK CITY

R. ROSS APPLETON, *President.*

[1 East 14th street; organized 1888.]

LOUIS V. ENNIS, *Cashier.*

### DIRECTORS.

R. ROSS APPLETON,  
EDWARD B. JORDAN,  
FRANK SEAMAN,

RICHARD I. BREWSTER,  
CORNELIUS P. KITCHEL,  
ALBERT TURNER,  
JAMES G. CANNON,

BRADLEY MARTIN,  
WM. E. WHELLOCK,  
CYRIL CRIMMINS,

MAX MARKEL,  
H. M. WOLFE,  
THOMAS CARTER,  
JAMES W. DEGRAFF,

WELDING RING,  
LOUIS V. ENNIS,  
ADOLPH BRESLAUER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$120,270	\$120,270	\$121,320	
Private securities, market value.....	223,735	224,091	123,966	
Real estate owned.....	107,009	101,545	107,590	
Mortgages owned.....	99,510	99,260	93,075	
Loans and discounts secured by bond and mtge., deed or other real estate col.	45,440	44,128	37,889	
Loans and discounts secured by other collateral.....	1,685,031	942,081	2,375,015	
Loans, discounts and bills purchased not secured by collateral.....	7,862,095	8,371,874	6,968,978	
Overdrafts.....	993	337	598	
Due from trust companies, banks and bankers.....	2,568,602	3,040,320	3,148,511	
Specie.....	922,867	934,341	961,843	
Legal tender notes and notes of national banks.....	385,515	276,109	268,940	
Cash items.....	656,063	648,511	549,107	
Assets not included in any of the above heads.....	715,740	653,477	654,956	
Add for cents.....	5	4	4	
<b>Total resources.....</b>	<b>\$15,392,875</b>	<b>\$15,456,398</b>	<b>\$15,411,792</b>	
LIABILITIES				
Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	
Surplus, including all undivided profits (market value).....	301,816	223,193	239,722	
Preferred deposits, viz.:				
Due New York State savings and loan assns., credit unions and land bank.....	10,669	12,621	10,431	
Deposits by the State of New York.....	20,000	100,000	74,000	
Other deposits secured by pledge of assets.....	19,332	19,400	19,400	
Due depositors, not preferred.....	13,952,020	13,974,851	13,921,687	
Due to trust companies, banks and bankers.....	1,687	67	30	
Other liabilities.....	87,348	126,265	146,520	
Add for cents.....	3	1	2	
<b>Total liabilities.....</b>	<b>\$15,392,875</b>	<b>\$15,456,398</b>	<b>\$15,411,792</b>	

QUARTERLY STATEMENTS

285

## THE SOUTHAMPTON BANK — SOUTHAMPTON

EDGAR A. HILDRETH, *President.*

[Organized 1888.]

L. E. TERRY, *Cashier.*

EDGAR A. HILDRETH,

ERASTUS F. POST,  
L. EMORY TERRY,ALFRED E. SCHERMERHORN,  
EDWARD H. FOSTER,JOHN O. ELLISTON,  
WILLIS D. VAN BRUNT,

FRANK H. CORWITH.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$970	\$985	\$980	\$980
Private securities, market value.....	117,125	115,800	109,700	134,075
Real estate owned.....	10,000	10,000	10,000	10,000
Mortgages owned.....	4,000			
Loans and discounts secured by bond and mtg., deed or other real estate col.	25,223	25,525	24,079	27,944
Loans and discounts secured by other collateral.....	48,560	44,954	38,535	42,410
Loans, discounts and bills purchased not secured by collateral.....	182,014	177,257	228,022	270,313
Overdrafts.....	6	220	296	53
Due from trust companies, banks and bankers.....	80,311	28,390	65,127	54,948
Specie.....	19,650	15,560	12,970	10,405
Legal tender notes and notes of national banks.....	6,700	6,397	2,625	500
Federal reserve notes.....			1,670	5,500
Cash items.....	742	507	443	896
Assets not included in any of the above heads.....	2,544	1,769	1,930	2,516
Add for cents.....	2	4	4	3
<b>Total resources.....</b>	<b>\$497,847</b>	<b>\$427,368</b>	<b>\$496,381</b>	<b>\$560,543</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	102,862	101,822	104,318	105,708
Preferred deposits, viz.:				
Deposits by the State of New York.....	25,000	25,000	25,000	17,000
Other deposits secured by pledge of assets.....	7,404	10,741	9,798	9,678
Due depositors, not preferred.....	307,402	235,939	283,577	371,207
Due to trust companies, banks and bankers.....	2,605	1,630	5,670	4,223
Bills payable.....			15,000	
Other liabilities.....	2,572	2,235	3,016	2,724
Add for cents.....	2	1	2	3
<b>Total liabilities.....</b>	<b>\$497,847</b>	<b>\$427,368</b>	<b>\$496,381</b>	<b>\$560,543</b>

## SOUTH SIDE BANK OF BAY SHORE, N. Y.—BAY SHORE

P. S. WICKS, *President.*

[Main street; organized 1887.]

L. K. REDINGTON *Cashier.*

### DIRECTORS.

JOSIAH ROBBINS,  
W. A. HULSE,

H. D. BREWSTER,  
GEO. B. HOWELL,

JOSEPH WOOD,  
WM. H. ROBBINS,  
EVERETT T. ROGERS,

H. S. RAVEN,  
JOHN J. GIBSON,

PERRY S. WICKS,  
H. S. NEWINS.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,000	\$1,000	\$1,005	\$1,000
Private securities, market value.....	57,491	40,860	40,266	51,653
Real estate owned.....	10,500	10,500	10,500	10,500
Mortgages owned.....	4,500	5,700	5,600	18,500
Loans and discounts secured by bond and mtge., deed or other real estate col.	18,327	18,886	20,162	19,728
Loans and discounts secured by other collateral.....	16,269	5,955	6,989	10,500
Loans, discounts and bills purchased not secured by collateral.....	174,586	172,284	191,598	167,957
Overdrafts.....	146	97	52	29
Due from trust companies, banks and bankers.....	21,329	23,565	16,577	102,758
Specie.....	2,789	4,814	3,827	6,349
Legal tender notes and notes of national banks.....	15,837	17,453	13,515	19,807
Federal reserve notes.....			1,400	3,000
Cash items.....	1,234	393	806	4,605
Assets not included in any of the above heads.....	2,144	1,780	1,657	1,940
Add for cents.....	3	2	3	4
<b>Total resources.....</b>	<b>\$326,155</b>	<b>\$303,289</b>	<b>\$313,957</b>	<b>\$418,330</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	55,306	54,297	54,790	54,389
Due depositors, not preferred.....	223,525	221,692	230,871	336,078
Due to trust companies, banks and bankers.....	161	497	53	
Bills payable.....	20,000			
Other liabilities.....	2,161	1,802	3,242	2,862
Add for cents.....	2	1	1	1
<b>Total liabilities.....</b>	<b>\$326,155</b>	<b>\$303,289</b>	<b>\$313,957</b>	<b>\$418,330</b>

QUARTERLY STATEMENTS

## THE STATE BANK OF AVON — AVON

AARON BARBER, *President.*

[Genesee street; organized 1892.]

W. J. WEED, *Cashier.*

## DIRECTORS.

AARON BARBER,  
EDGAR H. BABCOCK.WM. G. MARKHAM,  
JAMES D. ANDERSON.

W. H. FARNUM,

LEWIS TRIPP,  
FRANK E. HOVEY.JAMES TIGHE,  
W. J. WEED.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$56,591	\$43,841	\$43,841	\$35,500
Private securities, market value.....	43,200	43,212	38,225	38,225
Real estate owned.....	8,500	8,000	8,000	8,000
Mortgages owned.....	157,150	158,750	150,650	150,430
Loans and discounts secured by other collateral.....	51,382	53,297	55,840	56,913
Loans, discounts and bills purchased not secured by collateral.....	361,013	385,635	412,840	422,668
Overdrafts.....	718	1,284	680	1,949
Due from trust companies, banks and bankers.....	82,915	76,033	81,668	72,669
Specie.....	10,524	10,530	9,795	9,728
Legal tender notes and notes of national banks.....	15,029	14,303	11,968	10,398
Cash items.....	4,138	7,795	4,159	2,141
Assets not included in any of the above heads.....	135	256	237	320
Add for cents.....	4	4	2	2
<b>Total resources.....</b>	<b>\$791,299</b>	<b>\$802,940</b>	<b>\$817,905</b>	<b>\$808,943</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	60,222	55,267	60,105	56,128
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	26,186	26,440	29,125	29,355
Due depositors, not preferred.....	640,191	670,566	677,781	673,459
Due to trust companies, banks and bankers.....	3,478	666	893	.....
Rediscounts.....	11,220	.....	.....	.....
Add for cents.....	2	1	1	1
<b>Total liabilities.....</b>	<b>\$791,299</b>	<b>\$802,940</b>	<b>\$817,905</b>	<b>\$808,943</b>



# THE STATE BANK OF BELMONT — BELMONT

ELMORE A. WILLETS, *President.*

[Schuyler street; organized 1888.]

H. R. SORTORE, *Cashier.*

DIRECTORS.

ELMORE A. WILLETS,

WM. K. PAUL,

W. J. RICHARDSON,

LEONARD W. ELY.

10

QUARTERLY STATEMENTS

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$8,200	\$19,000	\$19,000	\$19,000
Private securities, market value.....	48,800	48,000	48,000	62,000
Real estate owned.....	19,000	19,000	19,000	19,000
Mortgages owned.....	28,000	28,000	28,000	43,000
Loans and discounts secured by bond and mtge., deed or other real estate col.	15,758	12,725	5,637	6,773
Loans and discounts secured by other collateral.....	76,950	73,443	81,621	90,173
Loans, discounts and bills purchased not secured by collateral.....	125,870	124,749	119,368	93,290
Overdrafts.....	473	735	182	120
Due from trust companies, banks and bankers.....	56,955	44,339	60,757	69,104
Specie.....	12,733	15,557	15,366	11,999
Legal tender notes and notes of national banks.....	3,636	8,578	2,900	5,503
Federal reserve notes.....			60	200
Cash items.....	1,467	415	703	629
Assets not included in any of the above heads.....	3,500	2,920	3,200	4,114
Add for cents.....	3	2	2	4
<b>Total resources.....</b>	<b>\$401,345</b>	<b>\$397,463</b>	<b>\$403,796</b>	<b>\$424,909</b>
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	54,725	52,791	54,398	57,109
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	335	341	341	345
Due depositors, not preferred.....	292,983	291,730	296,057	313,853
Other liabilities.....	3,300	2,600	3,000	3,600
Add for cents.....	2	1		2
<b>Total liabilities.....</b>	<b>\$401,345</b>	<b>\$397,463</b>	<b>\$403,796</b>	<b>\$424,909</b>

289

STATE BANK OF BOLIVAR — BOLIVAR

C. C. GARTHWAIT, *President.*

[Main street; organized 1882.]

W. J. HOGAN, *Cashier.*

DIRECTORS.

C. C. GARTHWAIT,  
S. F. BOOTH,

W. J. HOGAN,  
A. L. SHANER,

ASA ROOT,

J. W. HAMSHER,  
E. F. ROOT,

R. N. ANDRUS,  
F. C. STREETER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$24,000	\$24,000	\$24,000	\$23,800
Real estate owned.....	3,500	3,500	3,500	3,500
Mortgages owned.....	386	386	386	386
Loans and discounts secured by bond and mtg., deed or other real estate col.	83,715	82,529	78,193	91,284
Loans and discounts secured by other collateral.....	88,674	85,917	82,714	91,450
Loans, discounts and bills purchased not secured by collateral.....	151,675	150,993	149,797	112,194
Overdrafts.....	539	95	70	180
Due from trust companies, banks and bankers.....	36,506	66,359	58,359	50,710
Specie.....	5,981	5,594	6,129	6,152
Legal tender notes and notes of national banks.....	18,301	22,422	17,036	16,384
Federal reserve notes.....			2,000	2,000
Cash items.....	967	216	73	49
Assets not included in any of the above heads.....	500	250	500	500
Add for cents.....	2	2	2	4
<b>Total resources.....</b>	<b>\$414,746</b>	<b>\$442,263</b>	<b>\$422,759</b>	<b>\$398,593</b>
<b>LIABILITIES</b>				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value).....	70,148	67,978	65,624	69,199
Due depositors, not preferred.....	298,097	328,285	324,635	298,093
Bills payable.....	15,000	15,000		
Other liabilities.....	1,500	1,000	2,500	1,300
Add for cents.....	1			1
<b>Total liabilities.....</b>	<b>\$414,746</b>	<b>\$442,263</b>	<b>\$422,759</b>	<b>\$398,593</b>

STATE BANK OF BROCTON — BROCTON

J. R. DRONEY, *President.*

[Main street; organized 1892.]

L. D. SULLIVAN, *Cashier.*

DIRECTORS.

J. R. DRONEY,

E. BUCKNER,  
H. A. FRANCIS,

C. F. CRANDALL,

G. S. A. FARNHAM,  
L. D. SULLIVAN,

F. D. HARDENBURG.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$6,000	\$6,000	\$6,000	\$6,000
Private securities, market value.....	22,050	22,050	22,050	22,050
Real estate owned.....	11,600	11,600	11,600	11,600
Mortgages owned.....	28,613	21,413	21,413	21,413
Loans and discounts secured by bond and mtge., deed or other real estate col.	19,737	20,438	20,450	22,632
Loans and discounts secured by other collateral.....	30,053	41,351	39,953	37,757
Loans, discounts and bills purchased not secured by collateral.....	182,721	164,198	183,304	198,270
Overdrafts.....	1,053	403	782	1,009
Due from trust companies, banks and bankers.....	62,695	27,228	27,573	14,785
Specie.....	5,913	6,676	6,807	8,086
Legal tender notes and notes of national banks.....	8,040	5,820	8,680	5,500
Assets not included in any of the above heads.....	2,888	2,496	2,706	1,996
Add for cents.....	4	5	4	4
<b>Total resources.....</b>	<b>\$381,367</b>	<b>\$329,678</b>	<b>\$351,322</b>	<b>\$351,102</b>
<b>LIABILITIES</b>				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value).....	31,979	32,463	33,682	33,573
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	2,229	2,231	2,190	2,218
Due depositors, not preferred.....	310,121	249,459	239,028	218,216
Due to trust companies, banks and bankers.....	816	128	549	1,374
Bills payable.....	.....	.....	40,000	60,000
Rediscounts.....	.....	10,000	.....	.....
Other liabilities.....	6,220	5,395	5,869	5,719
Add for cents.....	2	2	4	2
<b>Total liabilities.....</b>	<b>\$381,367</b>	<b>\$329,678</b>	<b>\$351,322</b>	<b>\$351,102</b>

QUARTERLY STATEMENTS

STATE BANK OF CANASTOTA, N. Y.— CANASTOTA

MILTON DE LANO, *President.*

[218 South Peterboro street; organized 1887.]

KIRK B. DE LANO, *Cashier.*

DIRECTORS.

WM. H. PATTEN,  
FRANCIS STAFFORD,

JOHN W. WILSON,  
F. F. HUBBARD,

JAMES B. DE LANO,

WILLIS P. HUYCK,  
S. K. BEMISS,

MILTON DE LANO,  
KIRK B. DE LANO.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$34,972	\$30,100	\$20,050	\$20,050
Private securities, market value.....	3,550	6,291	6,291	6,291
Real estate owned.....	14,284	14,284	14,284	14,284
Loans and discounts secured by other collateral.....	31,810	28,125	39,635	35,012
Loans, discounts and bills purchased not secured by collateral.....	170,596	152,271	135,512	151,243
Overdrafts.....	231	109	90	302
Due from trust companies, banks and bankers.....	18,115	40,788	34,978	28,001
Specie.....	3,316	3,182	2,956	3,783
Legal tender notes and notes of national banks.....	9,806	13,284	9,185	7,999
Federal reserve notes.....			400	1,200
Cash items.....	4,129	1,080	5,271	5,493
Assets not included in any of the above heads.....	610	700	958	2,280
Add for cents.....	4	3	4	5
<b>Total resources.....</b>	<b>\$291,423</b>	<b>\$290,217</b>	<b>\$269,614</b>	<b>\$275,943</b>
<b>LIABILITIES</b>				
Capital.....	\$60,000	\$60,000	\$60,000	\$60,000
Surplus, including all undivided profits (market value).....	44,969	45,585	45,173	46,602
Preferred deposits, viz.:				
Due New York State savings and loan assns., credit unions and land bank.....	5,525	4,914	1,963	5,850
Other deposits secured by pledge of assets.....	6,560	6,491	6,491	6,100
Due depositors, not preferred.....	162,281	170,130	154,480	155,996
Due to trust companies, banks and bankers.....	1,422	1,570	1,504	1,392
Rediscouts.....	10,662	1,525		
Add for cents.....	4	2	3	3
<b>Total liabilities.....</b>	<b>\$291,423</b>	<b>\$290,217</b>	<b>\$269,614</b>	<b>\$275,943</b>

STATE BANK OF CHATHAM, N. Y.—CHATHAM

EDWARD C. WHITE, *President.*

[Organized 1875.]

H. A. HUMPHREY, *Cashier.*

DIRECTORS.

ED. C. WHITE,  
E. D. C. TRACY,

HENRY C. PIERSON,  
CHAR. A. COLLORD,

JAMES THOMAS,

WILLARD R. STARKS,  
EDWARD C. JOHNSON,

ISAAC H. SONN,  
H. A. HUMPHREY.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$9,181	\$14,226	\$50,299	\$70,507
Private securities, market value.....	360,743	392,198	402,208	432,863
Real estate owned.....	5,000	5,000	5,000	5,000
Mortgages owned.....	30,850	30,633	36,400	36,550
Loans and discounts secured by bond and mtge., deed or other real estate col.	6,908	9,312	7,812	7,332
Loans and discounts secured by other collateral.....	89,434	79,121	92,117	79,905
Loans, discounts and bills purchased not secured by collateral.....	196,735	195,753	192,616	194,422
Overdrafts.....	441	10	134	259
Due from trust companies, banks and bankers.....	41,613	74,586	56,779	116,837
Specie.....	6,765	7,810	8,597	9,418
Legal tender notes and notes of national banks.....	9,246	25,981	12,250	21,969
Federal reserve notes.....			10,250	520
Cash items.....	5	169	1,071	781
Assets not included in any of the above heads.....	1,737	2,212	2,146	2,602
Add for cents.....	5	4	3	3
<b>Total resources.....</b>	<b>\$758,663</b>	<b>\$837,015</b>	<b>\$877,682</b>	<b>\$978,968</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	76,080	79,785	79,516	82,840
Preferred deposits, viz.:				
Deposit by the State of New York.....	25,000	25,000	32,000	51,000
Other deposits secured by pledge of assets.....			1,686	1,364
Deposits otherwise preferred.....	1,732	1,701		
Due depositors, not preferred.....	596,000	674,022	704,533	779,095
Due to trust companies, banks and bankers.....	2,068	1,089	211	7,784
Other liabilities.....	7,781	5,415	9,734	6,882
Add for cents.....	2	3	2	3
<b>Total liabilities.....</b>	<b>\$758,663</b>	<b>\$837,015</b>	<b>\$877,682</b>	<b>\$978,968</b>

QUARTERLY STATEMENTS

# THE STATE BANK OF COMMERCE OF BROCKPORT, N. Y.— BROCKPORT

DEAN G. CRIPPEN, *President.*

[25 Main street; organized 1909.]

HENRY E. HILER, *Cashier.*

## DIRECTORS.

DEAN G. CRIPPEN,  
JOHN F. DAILEY,

GEO. E. LOCKE,  
HENRY E. HILER,  
MORTON MINOT,

LEONARD D. TRIMMER,  
JOHN D. BURNS,

MANLEY A. SHAFER,  
JAMES E. CONLEY,  
ALBERT C. SCHEPLER,

RICHARD C. SHANNON, 2ND  
LOUIS B. SHAY.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds viz.:				
Public securities, market value.....	\$23,300	\$23,300	\$23,200	\$23,230
Private securities, market value.....	92,495	87,400	82,000	72,215
Real estate owned.....		3,111	3,177	3,170
Mortgages owned.....	170,439	172,989	169,428	165,599
Loans and discounts secured by bond and mtge., deed or other real estate col.	7,137	7,112	7,062	7,062
Loans and discounts secured by other collateral.....	87,438	79,468	58,481	46,556
Loans, discounts and bills purchased not secured by collateral.....	217,628	249,623	292,245	320,672
Overdrafts.....	4,074		252	273
Due from trust companies, banks and bankers.....	42,972	72,682	36,249	52,787
Specie.....	5,180	3,104	3,646	6,601
Legal tender notes and notes of national banks.....	15,000	10,000	12,000	16,000
Cash items.....	528	700	2,131	1,135
Assets not included in any of the above heads.....	15,110	16,284	17,208	17,144
Add for cents.....	1	3	4	5
<b>Total resources.....</b>	<b>\$681,302</b>	<b>\$725,776</b>	<b>\$707,083</b>	<b>\$732,449</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	20,615	19,500	22,000	22,148
Preferred deposits, viz.:				
Deposits by the State of New York.....	10,000	10,000	10,000	10,000
Other deposits secured by pledge of assets.....	11,077	11,243	10,859	11,022
Due depositors not preferred.....	586,609	587,033	570,223	581,778
Bills payable.....		40,000	40,000	50,000
Other liabilities.....	3,000	8,000	4,000	7,500
Add for cents.....	1		1	1
<b>Total liabilities.....</b>	<b>\$681,302</b>	<b>\$725,776</b>	<b>\$707,083</b>	<b>\$732,449</b>

**STATE BANK OF FILLMORE — FILLMORE**

WM. P. BROOKS, *President.*

[Organized 1889.]  
DIRECTORS.

C. J. HOWDEN, *Cashier.*

WM. P. BROOKS,  
N. N. COLBURN,

CHAS. E. INGHAM,  
W. F. PASCO,

WM. FOOTE,

ALBERT B. SMITH,  
W. J. RICHARDSON,

J. M. DAVIDSON,  
C. J. HOWDEN.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$3,000	\$2,000	\$2,000	\$2,000
Private securities, market value.....	47,000	39,000	39,000	34,000
Real estate owned.....	3,500	3,500	3,500	3,500
Mortgages owned.....	9,450	9,450	7,450	7,450
Loans and discounts secured by bond and mtge., deed or other real estate col.	54,689	57,333	54,868	51,510
Loans and discounts secured by other collateral.....	23,152	32,918	28,221	33,080
Loans, discounts and bills purchased not secured by collateral.....	271,630	274,011	283,375	286,590
Overdrafts.....	187	86	97	412
Due from trust companies, banks and bankers.....	44,091	40,870	49,087	33,152
Specie.....	4,409	3,112	3,017	3,045
Legal tender notes and notes of national banks.....	8,876	10,173	9,889	11,132
Cash items.....	1,493	1,587	3,011	1,802
Assets not included in any of the above heads.....	4,100	4,000	4,000	4,000
Add for cents.....	2	3	2	4
<b>Total resources.....</b>	<b>\$475,579</b>	<b>\$478,043</b>	<b>\$487,017</b>	<b>\$471,677</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	53,159	55,471	55,690	54,542
Preferred deposits, viz.:				
Deposits by the State of New York.....	10,000	10,000	10,000	10,000
Other deposits secured by pledge of assets.....	914	927	902	913
Due depositors, not preferred.....	371,968	367,590	366,424	352,075
Due to trust companies, banks and bankers.....	536	5,053	.....	144
Bills payable.....	10,000	10,000	25,000	25,000
Other liabilities.....	4,000	4,000	4,000	4,000
Add for cents.....	2	2	1	3
<b>Total liabilities.....</b>	<b>\$475,579</b>	<b>\$478,043</b>	<b>\$487,017</b>	<b>\$471,677</b>

QUARTERLY STATEMENTS

## STATE BANK OF HILTON — HILTON

ALLAN B. FRAZER, *President.*[Organized 1914.]  
DIRECTORS.MACDONALD G. NEWCOMB, *Cashier.*ALLAN B. FRAZER,  
F. W. ZOLLER,E. E. FRAZER,  
JOSEPH KLAFEHN,

JOSEPH INGHAM,

O. A. GREEN,  
A. C. SIMMONS,JACOB COSMAN,  
A. M. OTTMAN.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$1,000	\$1,000	\$1,000	\$2,000
Mortgages owned.....	44,550	49,577	56,177	58,027
Loans and discounts secured by bond and mtge., deed or other real estate col.....	10,985	.....	17,139	1,315
Loans and discounts secured by other collateral.....	16,663	26,812	.....	36,234
Loans, discounts and bills purchased not secured by collateral.....	93,539	112,159	147,261	158,554
Overdrafts.....	237	3	76	426
Due from trust companies, banks and bankers.....	37,243	20,601	14,042	12,866
Specie.....	2,904	527	836	752
Legal tender notes and notes of national banks.....	6,600	5,873	6,250	6,500
Federal reserve notes.....	.....	.....	300	860
Assets not included in any of the above heads.....	1,368	1,207	2,453	2,024
Add for cents.....	2	3	3	4
<b>Total resources.....</b>	<b>\$215,091</b>	<b>\$217,762</b>	<b>\$245,537</b>	<b>\$279,562</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	11,433	11,899	15,015	15,288
Due depositors, not preferred.....	177,807	179,143	183,567	197,780
Bills payable.....	.....	.....	20,000	40,000
Other liabilities.....	850	1,720	1,953	1,494
Add for cents.....	1	.....	2	.....
<b>Total liabilities.....</b>	<b>\$215,091</b>	<b>\$217,762</b>	<b>\$245,537</b>	<b>\$279,562</b>



STATE BANK OF KENMORE — KENMORE

CLARENCE C. MILLER, *President.*

[2854 Delaware street; organized 1914.]

RAY D. FRENCH, *Cashier.*

DIRECTORS.

R. E. WINFIELD,  
G. B. BURD,

L. P. A. EBERHARDT,  
FREELON HUNTER,

E. B. MANG,

C. C. MILLER,  
C. A. SCHEELER,

C. J. J. SEAMAN,  
ROBT. A. TOMS.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$1,068	\$1,090	\$1,087	\$10,719
Loans and discounts secured by bond and mtge., deed or other real estate col. ....			3,200	6,200
Loans and discounts secured by other collateral.....	13,100	34,294	23,975	22,500
Loans, discounts and bills purchased not secured by collateral.....	39,410	55,487	96,032	117,888
Due from trust companies, banks and bankers.....	68,013	47,079	22,956	32,179
Specie.....	347	486	720	647
Legal tender notes and notes of national banks.....	2,448	6,800	5,000	5,435
Federal reserve notes.....			300	115
Cash items.....	6			
Assets not included in any of the above heads.....	1,103	1,287	1,210	1,795
Add for cents.....	2	1	3	2
<b>Total resources.....</b>	<b>\$125,497</b>	<b>\$146,524</b>	<b>\$154,483</b>	<b>\$197,480</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	4,976	5,106	6,182	7,392
Preferred deposits, viz.: Deposits by the State of New York.....		5,000	5,000	5,000
Due depositors, not preferred.....	65,643	90,297	101,317	147,768
Due to trust companies, banks and bankers.....	28,954	19,789	15,453	10,558
Other liabilities.....	923	1,331	1,529	1,760
Add for cents.....	1	1	2	2
<b>Total liabilities.....</b>	<b>\$125,497</b>	<b>\$146,524</b>	<b>\$154,483</b>	<b>\$197,480</b>

QUARTERLY STATEMENTS

THE STATE BANK OF MAYVILLE — MAYVILLE

F. W. CRANDALL, *President.*

[Erie street; organized 1894.]

E. D. REAGAN, *Cashier.*

DIRECTORS.

W. F. FISCHER,

D. E. MORRIS,  
E. D. REAGAN,

J. H. PRENDERGAST,

F. W. CRANDALL,  
W. C. PRICE,

A. E. SKINNER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$37,480	\$35,826	\$35,826	\$35,826
Private securities, market value.....	7,112	6,137	8,777	7,350
Real estate owned.....	5,500	5,500	5,500	5,500
Mortgages owned.....	11,592	17,377	17,952	14,665
Loans and discounts secured by bond and mtge., deed or other real estate col.	29,450	32,465	17,445	38,169
Loans and discounts secured by other collateral.....	47,193	53,862	74,761	58,186
Loans, discounts and bills purchased not secured by collateral.....	135,180	124,842	136,441	146,408
Overdrafts.....	94	158	265	121
Due from trust companies, banks and bankers.....	41,896	20,725	16,258	24,927
Specie.....	4,597	3,905	5,005	5,044
Legal tender notes and notes of national banks.....	8,541	7,257	8,813	6,790
Cash items.....	424	36	423	428
Assets not included in any of the above heads.....	2,500	2,622	2,577	2,620
Add for cents.....	4	6	4	5
<b>Total resources.....</b>	<b>\$331,563</b>	<b>\$310,718</b>	<b>\$330,047</b>	<b>\$346,039</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	20,835	26,028	25,643	27,458
Preferred deposits, viz.:				
Deposits by the State of New York.....	10,000	10,000	10,000	10,000
Other deposits secured by pledge of assets.....	27,587	17,143	20,586	14,748
Due depositors, not preferred.....	242,641	227,046	243,237	263,333
Due to trust companies, banks and bankers.....			29	
Other liabilities.....	5,500	5,500	5,500	5,500
Add for cents.....		1	2	
<b>Total liabilities.....</b>	<b>\$331,563</b>	<b>\$310,718</b>	<b>\$330,047</b>	<b>\$346,039</b>

## THE STATE BANK — NEW YORK CITY

O. L. RICHARD, *President.*

[374-378 Grand street; organized 1890.]

A. I. VOORHIS, *Cashier.*

### DIRECTORS.

O. L. RICHARD,  
WALTER L. BURCKETT,

ARNOLD KOHN,  
ALBERT I. VOORHIS,

LUCIUS N. LETTAUER,  
JOHN KNEISEL,  
HARRY W. VOGEL,

HAROLD C. RICHARD,  
WALTER T. KOHN,

W. B. ROTH,  
ROBERT H. MAINZER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$476,450	\$955,812	\$1,011,000	\$1,314,685
Private securities, market value.....	3,064,785	3,811,120	4,787,970	5,431,710
Real estate owned.....	1,461,743	1,369,049	1,364,204	1,362,881
Mortgages owned.....	1,889,401	2,042,495	2,044,788	1,996,324
Loans and discounts secured by bond and mtge., deed or other real estate col.	393,257	375,560	290,662	315,748
Loans and discounts secured by other collateral.....	4,475,986	1,982,577	1,965,086	1,281,498
Loans, discounts and bills purchased not secured by collateral.....	6,699,991	7,137,437	7,063,894	7,752,163
Overdrafts.....	3,882	5,194	3,357	4,777
Due from trust companies, banks and bankers.....	2,371,629	2,162,225	2,803,039	2,757,381
Specie.....	2,052,864	1,673,131	2,277,789	2,015,366
Legal tender notes and notes of national banks.....	881,000	1,357,000	300,000	676,000
Federal reserve notes.....			5,000	8,000
Cash items.....	441,559	444,039	599,063	379,877
Assets not included in any of the above heads.....	93,765	92,868	179,235	140,438
Add for cents.....	5	5	5	4
<b>Total resources.....</b>	<b>\$24,306,317</b>	<b>\$23,408,512</b>	<b>\$24,695,092</b>	<b>\$25,436,852</b>
<b>LIABILITIES</b>				
Capital.....	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits (market value).....	667,003	403,664	553,094	505,616
Preferred deposits, viz.:				
Deposits by the State of New York.....	84,000	300,000	275,000	100,000
Deposits by the Superintendent of Banks of the State of New York.....	1,115	7,453	15,545	25,591
Other deposits secured by pledge of assets.....	272,397	272,397	265,007	392,410
Due depositors, not preferred.....	21,219,974	20,352,741	21,522,470	22,375,061
Due to trust companies, banks and bankers.....	193,614	212,180	199,124	227,289
Other liabilities.....	368,212	360,075	364,850	310,883
Add for cents.....	2	2	2	2
<b>Total liabilities.....</b>	<b>\$24,306,317</b>	<b>\$23,408,512</b>	<b>\$24,695,092</b>	<b>\$25,436,852</b>

QUARTERLY STATEMENTS

STATE BANK OF NORWOOD — NORWOOD

FRANK L. SMITH, *President.*

[28 Main street; organized 1887.]

JOSEPH B. PRINGLE, *Cashier.*

DIRECTORS.

FRANK L. SMITH,

HENRY ASHLEY,  
PAUL E. WALKER,

WILLIS J. FLETCHER,

GEO. HARRIS,  
E. E. WRIGHT,

S. P. PHELPS.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$26,730	\$26,830	\$26,980	\$27,180
Private securities, market value.....	47,950	43,400	46,890	47,400
Real estate owned.....	2,500	2,500	2,000	2,000
Mortgages owned.....	600	600	600	600
Loans and discounts secured by bond and mtge., deed or other real estate col.	31,551	20,495	27,210	22,429
Loans and discounts secured by other collateral.....	41,521	52,390	67,336	67,385
Loans, discounts and bills purchased not secured by collateral.....	251,021	251,695	238,729	215,648
Overdrafts.....	759	712	1,075	610
Due from trust companies, banks and bankers.....	64,575	65,323	67,183	80,087
Specie.....	9,334	9,575	9,081	8,910
Legal tender notes and notes of national banks.....	28,201	21,898	25,098	24,373
Cash items.....	218	202	934	248
Assets not included in any of the above heads.....	994	1,172	1,222	1,289
Add for cents.....	3	3	3	3
<b>Total resources.....</b>	<b>\$505,957</b>	<b>\$496,795</b>	<b>\$514,341</b>	<b>\$498,162</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	98,711	100,557	100,948	103,309
Preferred deposits, viz.:				
Due New York State savings and loan ass'ns, credit unions and land bank.....	1,637	165	1,961	1,142
Other deposits secured by pledge of assets.....	9,647	9,762	9,610	9,322
Due depositors, not preferred.....	342,860	333,308	348,720	331,388
Other liabilities.....	3,100	3,000	3,100	3,000
Add for cents.....	2	3	2	1
<b>Total liabilities.....</b>	<b>\$505,957</b>	<b>\$496,795</b>	<b>\$514,341</b>	<b>\$498,162</b>

STATE BANK OF ONTARIO — ONTARIO

J. S. ALBRIGHT, *President.*

[Organized 1914.]

J. LEE SUTHERLAND, *Cashier.*

DIRECTORS.

DAVID P. CRAVEN,

ARTHUR S. PRATT,  
JAMES COLWELL,

GLEN C. CONE,

J. S. ALBRIGHT,  
MARTIN F. MAHER,

W. J. MEFHAM.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
<b>Stocks and bonds, viz.:</b>				
Public securities, market value.....	\$19,100	\$19,273	\$17,039	\$6,113
Private securities, market value.....	23,947	33,986	16,020	15,842
Real estate owned.....	10,111	10,198	10,211	10,211
Mortgages owned.....	16,820	17,170	18,420	24,900
Loans and discounts secured by bond and mtge., deed or other real estate col.	4,262	2,714	3,828	4,847
Loans and discounts secured by other collateral.....				2,200
Loans, discounts and bills purchased not secured by collateral.....	52,013	68,468	86,747	98,259
Overdrafts.....	569	24	72	127
Due from trust companies, banks and bankers.....	24,738	24,728	7,900	6,474
Specie.....	1,628	2,514	3,069	3,073
Legal tender notes and notes of national banks.....	3,714	5,325	5,694	5,986
Federal reserve notes.....				120
Cash items.....	243	150		591
Assets not included in any of the above heads.....	5,094	4,832	4,112	2,793
Add for cents.....	3	4	3	3
<b>Total resources.....</b>	<b>\$162,242</b>	<b>\$189,386</b>	<b>\$173,115</b>	<b>\$181,539</b>
<b>LIABILITIES</b>				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value).....	3,171	3,255	4,773	4,018
Due depositors, not preferred.....	127,915	155,506	136,111	141,671
Bills payable.....				5,000
Other liabilities.....	1,155	625	2,230	850
Add for cents.....	1		1	
<b>Total liabilities.....</b>	<b>\$162,242</b>	<b>\$189,386</b>	<b>\$173,115</b>	<b>\$181,539</b>

QUARTERLY STATEMENTS

THE STATE BANK OF RANDOLPH — RANDOLPH

J. N. COWEN, *President.*

[33 Main street; organized 1874.]

J. A. CROWLEY, *Cashier.*

DIRECTORS.

J. N. COWEN,  
F. L. SEAGER,

W. L. RATHBONE,  
J. H. LYMAN,

G. W. FENTON,

E. D. HOLDRIDGE,  
ELVA LEE,

H. C. RICH,  
J. A. CROWLEY.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$60,200	\$60,200	\$60,460	\$60,140
Private securities, market value.....	9,360	9,420	9,435	9,370
Real estate owned.....	2,940	2,940	2,940	2,940
Mortgages owned.....	84,967	81,577	71,788	73,342
Loans and discounts secured by bond and mtge., deed or other real estate col.	42,636	43,583	41,115	44,567
Loans and discounts secured by other collateral.....	80,621	87,208	87,974	98,597
Loans, discounts and bills purchased not secured by collateral.....	251,140	270,038	270,749	247,134
Overdrafts.....	1,306	1,207	926	1,028
Due from trust companies, banks and bankers.....	51,332	42,377	57,110	66,370
Specie.....	12,750	14,063	13,059	12,482
Legal tender notes and notes of national banks.....	9,190	9,965	10,480	6,575
Federal reserve notes.....			200	500
Cash items.....	784	113	666	1,113
Assets not included in any of the above heads.....	2,800	2,800	2,800	2,800
Add for cents.....	4	3	3	3
<b>Total resources.....</b>	<b>\$610,030</b>	<b>\$625,494</b>	<b>\$629,705</b>	<b>\$626,961</b>
<b>LIABILITIES</b>				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value).....	91,967	90,017	94,928	95,040
Preferred deposits, viz.:				
Deposits by the State of New York.....	20,000	20,000	20,000	17,000
Other deposits secured by pledge of assets.....	1,670	1,691	1,683	1,704
Due depositors, not preferred.....	444,391	461,785	461,093	460,791
Due to trust companies, banks and bankers.....				424
Other liabilities.....	22,000	22,000	22,000	22,000
Add for cents.....	2	1	1	2
<b>Total liabilities.....</b>	<b>\$610,030</b>	<b>\$625,494</b>	<b>\$629,705</b>	<b>\$626,961</b>

THE STATE BANK OF RANSOMVILLE — RANSOMVILLE

F. B. GATES, *President.*

[Main street; organized 1911.]

A. D. NICHOLS, *Cashier.*

DIRECTORS.

F. B. GATES,

W. D. WISNER,

A. D. NICHOLS,  
E. W. POTTER,

C. T. YOUNG,

C. C. ROBERTSON.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$2,046	\$2,046	\$2,046	\$2,046
Private securities, market value.....	16,606	11,681	11,681	9,686
Real estate owned.....				1,000
Loans and discounts secured by bond and mtg., deed or other real estate col.	8,864	8,824	11,672	11,537
Loans and discounts secured by other collateral.....	11,884	5,524	16,619	6,549
Loans, discounts and bills purchased not secured by collateral.....	78,653	80,623	69,532	72,997
Overdrafts.....	5	3	17	2
Due from trust companies, banks and bankers.....	40,194	49,989	17,897	28,346
Specie.....	521	301	244	1,053
Legal tender notes and notes of national banks.....	5,547	8,473	8,442	9,495
Federal reserve notes.....			1,171	
Cash items.....	1			
Assets not included in any of the above heads.....	2,434	1,969	2,150	2,213
Add for cents.....	4	5	5	4
<b>Total resources.....</b>	<b>\$166,759</b>	<b>\$169,438</b>	<b>\$141,476</b>	<b>\$144,928</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	6,833	6,391	6,975	7,111
Due depositors, not preferred.....	133,244	136,142	102,414	105,643
Bills payable.....			5,000	5,000
Other liabilities.....	1,681	1,903	2,086	2,173
Add for cents.....	1	2	1	1
<b>Total liabilities.....</b>	<b>\$166,759</b>	<b>\$169,438</b>	<b>\$141,476</b>	<b>\$144,928</b>

QUARTERLY STATEMENTS

THE STATE BANK OF SENECA FALLS — SENECA FALLS

WILMOT P. ELWELL, *President.*

[52 Fall street; organized 1902.]

THOMAS W. POLLARD, *Cashier.*

DIRECTORS.

ADELAIDE C. MORSE,

WALDO G. MORSE,  
FRED L. STORY,

THOS. W. POLLARD,

CHAS. F. HAMMOND,  
WILMOT P. ELWELL,

CHAS. S. SANDERSON.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$5,014	\$8,574	\$7,511	\$6,511
Private securities, market value.....	72,917	73,230	42,060	46,685
Real estate owned.....	5,000	5,000	5,000	5,000
Mortgages owned.....	89,642	93,287	92,601	93,751
Loans and discounts secured by bond and mtge., deed or other real estate col.	6,326	5,816	3,162	3,222
Loans and discounts secured by other collateral.....	38,301	35,435	33,113	28,778
Loans, discounts and bills purchased not secured by collateral.....	147,568	147,289	154,889	157,683
Overdrafts.....	3	23	4	.....
Due from trust companies, banks and bankers.....	43,408	29,645	23,118	86,474
Specie.....	9,573	8,886	8,431	4,759
Legal tender notes and notes of national banks.....	19,393	19,555	14,154	20,984
Federal reserve notes.....	.....	.....	775	2,000
Cash items.....	587	61	198	2,331
Assets not included in any of the above heads.....	4,470	4,928	4,710	5,957
Add for cents.....	4	3	4	3
<b>Total resources.....</b>	<b>\$442,206</b>	<b>\$431,732</b>	<b>\$389,730</b>	<b>\$464,138</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	48,979	51,368	49,350	51,543
Due depositors, not preferred.....	334,901	324,261	280,519	352,580
Due to trust companies, banks and bankers.....	3,476	1,153	5,410	5,614
Other liabilities.....	4,850	4,950	4,450	4,400
Add for cents.....	.....	.....	1	1
<b>Total liabilities.....</b>	<b>\$442,206</b>	<b>\$431,732</b>	<b>\$389,730</b>	<b>\$464,138</b>



THE STATE BANK OF SHERMAN — SHERMAN

J. L. THAYER, *President.*

[116 Main street; organized 1890.]

I. O. OTTAWAY, *Cashier.*

DIRECTORS.

J. E. OTTAWAY,  
L. D. GALE,

F. L. CORNISH,  
A. B. OTTAWAY,

LOUISE HART,  
G. F. OTTAWAY,  
I. O. OTTAWAY,

A. C. IMBERY,  
J. L. THAYER,

J. Y. BRIGHTMAN,  
O. J. OTTAWAY.

QUARTERLY STATEMENTS

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$36,125	\$36,125	\$36,125	\$36,125
Private securities, market value.....	31,671	24,671	24,096	24,096
Real estate owned.....	3,200	3,200	3,200	3,200
Mortgages owned.....	6,075	5,975	5,150	5,750
Loans and discounts secured by bond and mtge., deed or other real estate col.	32,000	28,500	37,280	41,129
Loans and discounts secured by other collateral.....	31,730	33,875	17,203	9,179
Loans, discounts and bills purchased not secured by collateral.....	145,859	145,888	169,448	167,761
Overdrafts.....	1,927	1,322	1,105	627
Due from trust companies, banks and bankers.....	29,359	33,536	42,037	38,035
Specie.....	7,780	7,980	6,000	.....
Legal tender notes and notes of national banks.....	8,845	5,000	6,872	6,500
Federal reserve notes.....	.....	.....	.....	13,085
Cash items.....	23	1,124	60	345
Assets not included in any of the above heads.....	1,500	1,500	1,500	1,500
Add for cents.....	2	1	2	2
<b>Total resources.....</b>	<b>\$336,096</b>	<b>\$328,697</b>	<b>\$350,078</b>	<b>\$347,334</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	24,708	25,529	25,904	26,691
Preferred deposits, viz.:				
Deposits by the State of New York.....	9,112	9,000	9,000	9,000
Other deposits secured by pledge of assets.....	.....	2,165	.....	.....
Deposits otherwise preferred.....	1,052	.....	2,282	2,046
Due depositors, not preferred.....	273,222	263,502	274,390	281,096
Bills payable.....	.....	.....	10,000	.....
Other liabilities.....	3,000	3,500	3,500	3,500
Add for cents.....	2	1	2	1
<b>Total liabilities.....</b>	<b>\$336,096</b>	<b>\$328,697</b>	<b>\$350,078</b>	<b>\$347,334</b>

## STATE BANK OF THERESA — THERESA

JAMES H. SNELL, *President.*

[Organized 1913.]

RALPH E. HAVEN, *Cashier.*

## DIRECTORS.

JAMES H. SNELL,  
WM. DE YOUNG,  
WILLIAM L. ROOT,WM. D. MORROW,  
W. SCOTT SARGEANT,  
MERTON J. HOOVER,GEO. D. WALRADT,  
EMMONS R. STOCKWELL,  
HERMAN P. HOUSE,  
CHAS. A. YOUNG,WM. M. SNELL,  
BURTON BACON,  
JACOB S. YOUNG,ISAAC SCHELL,  
R. E. HAVEN,  
C. J. FARRELL.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,012	\$1,000	\$1,000	\$1,000
Private securities, market value.....	7,534	12,500	14,500	25,695
Loans and discounts secured by bond and mtge., deed or other real estate col.	340	844	834	1,061
Loans and discounts secured by other collateral.....	2,900	5,100	5,100	5,100
Loans, discounts and bills purchased not secured by collateral.....	68,176	67,883	66,906	55,173
Overdrafts.....	513	508	593	512
Due from trust companies, banks and bankers.....	5,673	7,598	19,890	25,492
Specie.....	563	640	657	573
Legal tender notes and notes of national banks.....	3,629	2,700	3,191	3,219
Federal reserve notes.....				300
Cash items.....	146	24	69	371
Assets not included in any of the above heads.....	4,626	4,783	5,163	4,896
Add for cents.....	2	3	3	4
<b>Total resources.....</b>	<b>\$95,114</b>	<b>\$103,583</b>	<b>\$117,906</b>	<b>\$123,396</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	5,051	5,782	6,653	7,385
Due depositors, not preferred.....	64,691	72,475	85,756	90,658
Other liabilities.....	372	325	496	352
Add for cents.....		1	1	1
<b>Total liabilities.....</b>	<b>\$95,114</b>	<b>\$103,583</b>	<b>\$117,906</b>	<b>\$123,396</b>

THE STATE BANK OF TRUMANSBURG, N. Y.—TRUMANSBURG

C. W. BOWER, *President.*

[Main street; organized 1905.]

G. M. NEWELL, *Cashier.*

DIRECTORS.

JAMES K. WHEELER,

A. T. KELSEY,  
C. W. BOWER,

WALTER MEKEEL,

F. H. TUNISON,  
ISAAC HOLTON,

F. N. SMITH.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$10,156	\$10,141	\$12,062	\$17,062
Private securities, market value.....	47,648	42,393	33,878	28,878
Real estate owned.....	3,500	3,500	3,500	3,500
Mortgages owned.....	38,329	48,629	61,704	67,554
Loans and discounts secured by bond and mtge., deed or other real estate col.	20,651	17,710	11,246	19,841
Loans and discounts secured by other collateral.....	17,782	20,796	21,349	17,426
Loans, discounts and bills purchased not secured by collateral.....	89,682	90,136	101,339	97,101
Overdrafts.....	505	157	277	445
Due from trust companies, banks and bankers.....	28,905	23,204	9,606	12,115
Specie.....	1,278	1,640	1,647	1,345
Legal tender notes and notes of national banks.....	8,182	10,017	5,628	8,547
Cash items.....	1,643	463	548	130
Assets not included in any of the above heads.....	3,195	3,388	2,885	2,936
Add for cents.....	4	5	5	4
<b>Total resources.....</b>	<b>\$271,460</b>	<b>\$272,179</b>	<b>\$265,674</b>	<b>\$276,884</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits,(market value).....	10,691	11,188	12,886	12,647
Preferred deposits, viz.:				
Deposits by the State of New York.....	8,000	8,000	8,000	8,000
Other deposits secured by pledge of assets.....	275	280	280	283
Due depositors, not preferred.....	222,571	223,216	207,233	208,554
Due to trust companies, banks and bankers.....	3,122	3,494	5,674	6,398
Bills payable.....	.....	.....	5,000	15,000
Other liabilities.....	1,800	1,000	1,600	1,000
Add for cents.....	1	1	1	2
<b>Total liabilities.....</b>	<b>\$271,460</b>	<b>\$272,179</b>	<b>\$265,674</b>	<b>\$276,884</b>

QUARTERLY STATEMENTS

# THE STATE BANK OF WILLIAMSON — WILLIAMSON

R. M. CHEETHAM, *President.*

[18 West Main street; organized 1905.]

J. L. TRANSUE, *Cashier.*

## DIRECTORS.

R. M. CHEETHAM,

J. L. TRANSUE,

GEO. F. WATERS,

J. S. BRANDT,

W. P. ROGERS.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$2,006	\$2,006	\$2,006	\$2,006
Private securities, market value.....	8,600	7,500	4,500	4,500
Real estate owned.....	38,167	38,180	31,259	31,259
Mortgages owned.....	72,295	77,195	95,570	84,920
Loans and discounts secured by bond and mtg., deed or other real estate col.	150,723	136,405	102,004	77,500
Loans and discounts secured by other collateral.....	285,426	275,312	240,387	271,406
Loans, discounts and bills purchased not secured by collateral.....	414,573	414,915	389,612	362,524
Overdrafts.....	3,774	312	1,196	819
Due from trust companies, banks and bankers.....	97,134	146,120	75,961	100,475
Specie.....	15,164	20,315	8,239	13,974
Legal tender notes and notes of national banks.....	13,000	22,200	21,787	6,641
Federal reserve notes.....			240	305
Cash items.....	1,826	1,377	1,369	980
Assets not included in any of the above heads.....	13,000	12,000	11,000	11,436
Add for cents.....	5	4	4	4
<b>Total resources.....</b>	<b>\$1,115,693</b>	<b>\$1,153,841</b>	<b>\$985,134</b>	<b>\$968,749</b>
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	84,963	78,302	90,022	75,976
Preferred deposits, viz.: Deposits by the State of New York.....	40,000	40,000	35,000	30,000
Due depositors, not preferred.....	859,729	926,279	756,112	717,731
Bills payable.....	25,000			15,000
Rediscounts.....				19,302
Other liabilities.....	6,000	9,260	4,000	10,739
Add for cents.....	1			1
<b>Total liabilities.....</b>	<b>\$1,115,693</b>	<b>\$1,153,841</b>	<b>\$985,134</b>	<b>\$968,749</b>

THE STATE EXCHANGE BANK — HOLLEY

MICHAEL KENNEDY, *President.*

[Organized 1899.]

W. S. HOUSEL, *Cashier.*

DIRECTORS.

MICHAEL KENNEDY,

W. A. DOWNS,

W. S. HOUSEL,

C. W. CLOUGH,

W. H. INMAN.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$37,124	\$37,124	\$30,562	\$29,562
Private securities, market value.....	31,562	40,562	27,124	21,983
Real estate owned.....	5,000	5,000	5,000	5,000
Mortgages owned.....	114,675	123,410	120,400	126,875
Loans and discounts secured by bond and mtge., deed or other real estate col.	7,825	7,825	9,325	8,925
Loans and discounts secured by other collateral.....	99,922	100,722	84,447	67,624
Loans, discounts and bills purchased not secured by collateral.....	328,782	282,336	307,829	334,560
Overdrafts.....	3,657	1,100	1,342	3,881
Due from trust companies, banks and bankers.....	28,610	52,499	30,865	32,074
Specie.....	15,751	15,779	15,922	15,576
Legal tender notes and notes of national banks.....	8,692	15,749	10,563	3,600
Cash items.....	847	68	90	513
Assets not included in any of the above heads.....	9,520	11,393	11,253	12,625
Add for cents.....	3	4	5	4
<b>Total resources.....</b>	<b>\$691,970</b>	<b>\$693,571</b>	<b>\$654,727</b>	<b>\$662,802</b>
<b>LIABILITIES</b>				
Capital.....	\$60,000	\$60,000	\$60,000	\$60,000
Surplus, including all undivided profits](market value).....	22,844	23,749	27,002	26,784
Preferred deposits, viz.:				
Deposits by the State of New York.....	15,000	15,000	15,000	15,000
Other deposits secured by pledge of assets.....	2,501	2,480	2,480	1,924
Due depositors, not preferred.....	589,624	588,341	534,244	530,092
Bills payable.....			15,000	25,000
Other liabilities.....	2,000	4,000	1,000	4,000
Add for cents.....	1	1	1	2
<b>Total liabilities.....</b>	<b>\$691,970</b>	<b>\$693,571</b>	<b>\$654,727</b>	<b>\$662,802</b>

QUARTERLY STATEMENTS

TACONIC VALLEY BANK — BERLIN

VICTOR M. ALLEN, *President.*

[Organized 1907.]

FRANK B. WELLS, *Cashier.*

DIRECTORS.

VICTOR M. ALLEN,  
WM. C. FEATHERS,  
TRACY D. TAYLOR,

A. F. BABCOCK,  
R. FRANK LEWIS,  
HENRY F. BROWN,

ALBERT O. MATTISON,  
HENRY W. SNELL,  
FRANK B. WELLS,

JAMES C. COWEE,  
A. C. MAXON,  
ARTHUR COWEE,

ED. S. FRARY,  
ARTHUR E. GREENE,  
LOUIS PINCUS.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,000	\$1,000	\$1,000	\$1,005
Private securities, market value.....	94,150	96,900	96,111	95,557
Real estate owned.....	4,500	4,500	4,500	4,500
Mortgages owned.....	68,960	68,960	65,360	65,410
Loans and discounts secured by bond and mtge., deed or other real estate col.	12,475	14,310	18,000	17,100
Loans and discounts secured by other collateral.....	100,688	101,760	112,200	104,800
Loans, discounts and bills purchased not secured by collateral.....	184,675	187,653	172,307	166,432
Overdrafts.....		3	7	21
Due from trust companies, banks and bankers.....	35,725	41,315	43,090	76,083
Specie.....	13,803	13,273	13,303	13,506
Legal tender notes and notes of national banks.....	7,750	6,600	4,020	5,100
Federal reserve notes.....			480	500
Assets not included in any of the above heads.....	4,497	4,532	5,070	4,861
Add for cents.....	2	2	2	4
<b>Total resources.....</b>	<b>\$528,225</b>	<b>\$540,808</b>	<b>\$535,450</b>	<b>\$554,879</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	17,113	17,040	18,344	19,376
Preferred deposits, viz.: Deposits by the State of New York.....	10,000	10,000	10,000	10,000
Due depositors, not preferred.....	469,636	478,639	475,111	491,058
Other liabilities.....	6,475	10,128	6,995	9,445
Add for cents.....	1	1		
<b>Total liabilities.....</b>	<b>\$528,225</b>	<b>\$540,808</b>	<b>\$535,450</b>	<b>\$554,879</b>

**TWENTY-THIRD WARD BANK OF THE CITY OF NEW YORK — NEW YORK CITY**  
**CHARLES W. BOGART, *President.*** [2469 Third avenue; organized 1888.] **CHARLES P. BOGART, *Cashier.***

**DIRECTORS.**

**WM. S. BECKLEY,**  
**BRIAN G. HUGHES,**

**CHAS. W. BOGART,**  
**WM. F. A. KURZ,**

**CHAS. P. BOGART,**  
**J. CLARENCE DAVIES,**

**OLIN J. STEPHENS,**  
**BRADLEY L. EATON,**

**JAMES L. WELLS,**  
**JOHN M. HAFFEN.**

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$56,696	\$56,774	\$56,435	\$24,825
Real estate owned.....	218,650	218,650	219,237	219,237
Loans and discounts secured by bond and mtge., deed or other real estate col.	75,236	67,409	63,744	73,695
Loans and discounts secured by other collateral.....	237,320	224,469	259,581	249,210
Loans, discounts and bills purchased not secured by collateral.....	1,527,323	1,515,133	1,595,924	1,552,724
Overdrafts.....	174	200	157	128
Due from trust companies, banks and bankers.....	203,137	238,202	200,931	367,062
Specie.....	161,107	161,350	175,467	142,901
Legal tender notes and notes of national banks.....	54,350	57,100	60,350	72,100
Federal reserve notes.....				10,500
Cash items.....	103,459	76,427	74,464	118,065
Assets not included in any of the above heads.....	11,471	6,500	7,000	6,800
Add for cents.....	4	4	3	3
<b>Total resources.....</b>	<b>\$2,648,927</b>	<b>\$2,622,218</b>	<b>\$2,713,293</b>	<b>\$2,837,250</b>
LIABILITIES				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	107,193	110,407	112,799	116,087
Preferred deposits, viz.:				
Due New York State savings banks.....	72,713	60,014	64,007	59,651
Due New York State savings and loan ass'ns, credit unions and land bank.	22,249	11,360	16,537	30,859
Deposits by the State of New York.....			89,000	80,000
Due depositors, not preferred.....	2,145,041	2,127,426	2,072,699	2,236,632
Due to trust companies, banks and bankers.....	3,728	14,709	20,049	21,920
Bills payable.....			50,000	
Other liabilities.....	98,000	98,300	88,200	92,100
Add for cents.....	3	2	2	1
<b>Total liabilities.....</b>	<b>\$2,648,927</b>	<b>\$2,622,218</b>	<b>\$2,713,293</b>	<b>\$2,837,250</b>

QUARTERLY STATEMENTS

# UNION BANK OF MEDINA — MEDINA

GEORGE A. NEWELL, *President.*

[500 Main street; organized 1861.]

HARRY F. WELTON, *Cashier.*

## DIRECTORS.

GEO. A. NEWELL,

HOMER J. LUTHER,

HARRY F. WELTON,

FRANCIS H. WHIPPLE,

MICHAEL SLACK.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value .....	\$39,652	\$37,870	\$47,491	\$46,491
Private securities, market value .....	117,500	147,230	106,750	94,500
Mortgages owned .....	128,115	128,390	130,840	130,840
Loans and discounts secured by bond and mtg., deed or other real estate col.	133,000	142,000	140,000	120,000
Loans and discounts secured by other collateral .....	232,116	227,515	216,251	247,269
Loans, discounts and bills purchased not secured by collateral .....	183,942	197,938	199,628	194,373
Overdrafts .....	384	271	135	622
Due from trust companies, banks and bankers .....	194,135	129,190	167,440	142,037
Specie .....	13,578	14,854	14,756	14,910
Legal tender notes and notes of national banks .....	33,484	41,770	38,720	25,891
Federal reserve notes .....			2,000	2,000
Cash items .....	1,194	2,473	2,852	2,505
Assets not included in any of the above heads .....	11,314	7,314	8,314	6,900
Add for cents .....	2	4	3	4
<b>Total resources .....</b>	<b>\$1,088,416</b>	<b>\$1,076,819</b>	<b>\$1,075,180</b>	<b>\$1,028,342</b>
<b>LIABILITIES</b>				
Capital .....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value) .....	64,607	62,926	65,525	67,160
Preferred deposits, viz.:				
Due New York State savings and loan ass'ns, credit unions and land bank .....	2,161	2,667	16,135	11,635
Deposits by the State of New York .....	25,000	25,000	25,000	17,000
Other deposits secured by pledge of assets .....	14,858	14,663	14,552	14,115
Due depositors not preferred .....	865,204	857,090	838,431	803,076
Due to trust companies, banks and bankers .....	1,484	471	535	754
Other liabilities .....	15,100	14,000	15,000	14,600
Add for cents .....	2	2	2	2
<b>Total liabilities .....</b>	<b>\$1,088,416</b>	<b>\$1,076,819</b>	<b>\$1,075,180</b>	<b>\$1,028,342</b>



# UNION STOCK YARDS BANK OF BUFFALO — BUFFALO

JOHN A. KLOEFFER, *President.*

[Broadway and Fillmore avenue; organized 1904.]

CHARLES C. THEOBALD, *Cashier.*

## DIRECTORS.

SOLOMON M. BORN,  
E. E. JOHNSTON,  
WM. LANBILL,

ADELBERT D. CRONK,  
HENRY A. KAMMAN,  
J. WILLARD LANBING,

HARRY J. DAVIS,  
LOUIS KINKEL,  
JOHN A. KLOEFFER,

M. F. DIRNBERGER, JR.,  
CHAS. KLINCK,  
STANISLAUS LIPOWICZ,

JOHN H. ECKHARDT,  
CHAS. A. KLOCKE,  
ORSON E. YEAGER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$183,617	\$286,562	\$265,392	\$265,325
Private securities, market value.....	369,822	432,972	226,635	350,836
Real estate owned.....		1,000	25,000	25,000
Mortgages owned.....	6,000			
Loans and discounts secured by bond and mtge., deed or other real estate col.	84,477	66,725	81,514	79,817
Loans and discounts secured by other collateral.....	236,191	192,322	594,449	725,137
Loans, discounts and bills purchased not secured by collateral.....	1,683,325	1,487,054	1,459,861	1,345,356
Overdrafts.....	200	407	850	1,757
Due from trust companies, banks and bankers.....	270,782	357,723	319,471	497,337
Specie.....	95,617	97,541	80,932	89,848
Legal tender notes and notes of national banks.....	41,300	47,500	42,450	51,350
Federal reserve notes.....			-2,255	4,500
Cash items.....	28,102	35,111	35,161	46,103
Assets not included in any of the above heads.....	22,925	21,650	25,600	28,000
Add for cents.....	4	4	4	5
<b>Total resources.....</b>	<b>\$3,022,362</b>	<b>\$3,026,571</b>	<b>\$3,159,574</b>	<b>\$3,510,371</b>
	<b>LIABILITIES</b>			
Capital.....	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits (market value).....	89,737	88,326	95,746	98,368
Preferred deposits, viz.:				
Due New York State savings banks.....	145,000	150,000	150,000	160,000
Due New York State savings and loan ass'ns, credit unions and land bank.....	7,395	16,639	14,159	20,972
Deposits by the State of New York.....	126,000	102,000	101,000	57,000
Deposits by the Superintendent of Banks of the State of New York.....	10,000	10,000	10,000	10,000
Other deposits secured by pledge of assets.....	129,500	149,000	166,000	191,000
Due depositors, not preferred.....	2,224,167	2,242,645	2,342,792	2,703,700
Due to trust companies, banks and bankers.....	7,627	2,659		
Other liabilities.....	32,933	15,300	29,875	19,330
Add for cents.....	3	2	2	1
<b>Total liabilities.....</b>	<b>\$3,022,362</b>	<b>\$3,026,571</b>	<b>\$3,159,574</b>	<b>\$3,510,371</b>

QUARTERLY STATEMENTS

**UNIVERSITY BANK — ALFRED**  
[15 North Main street; organized 1894.]

D. S. BURDICK, *President.*

E. A. GAMBLE, *Cashier.*

DIRECTORS.

J. G. ALLEN,

C. C. CHAMPLIN,  
M. A. GREEN,

GEO. W. ROSEBUSH,  
E. A. GAMBLE,

D. S. BURDICK,  
E. E. FENNER,

J. G. ROSEBUSH.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$3,000	\$3,000	\$3,000	\$3,000
Private securities, market value.....	18,020	18,020	17,672	17,672
Real estate owned.....	7,310	7,338	7,013	7,013
Mortgages owned.....	5,880	6,080	6,080	6,080
Loans and discounts secured by bond and mtg., deed or other real estate col.	16,011	15,791	14,881	14,793
Loans and discounts secured by other collateral.....	21,211	12,776	22,038	23,501
Loans, discounts and bills purchased not secured by collateral.....	57,629	58,101	54,540	47,024
Overdrafts.....	252	953	339	204
Due from trust companies, banks and bankers.....	4,192	3,049	10,791	5,081
Specie.....	5,376	5,253	2,705	2,641
Legal tender notes and notes of national banks.....	1,698	5,227	1,729	2,858
Federal reserve notes.....			500	220
Cash items.....	264	585	915	209
Assets not included in any of the above heads.....	3,196	3,117	3,997	3,964
Add for cents.....	6	3	5	6
<b>Total resources.....</b>	<b>\$144,045</b>	<b>\$139,293</b>	<b>\$146,205</b>	<b>\$134,266</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	8,944	8,670	8,855	9,187
Preferred deposits, viz.:				
Due New York State savings and loan ass'ns, credit unions and land bank.....	4,241	2,578	62	3,084
Other deposits secured by pledge of assets.....	601	570	565	214
Due depositors, not preferred.....	92,671	97,516	106,733	95,290
Due to trust companies, banks and bankers.....	32	755	39	389
Rediscounts.....	11,867	3,596	3,596	
Other liabilities.....	686	607	1,354	1,100
Add for cents.....	3	1	1	2
<b>Total liabilities.....</b>	<b>\$144,045</b>	<b>\$139,293</b>	<b>\$146,205</b>	<b>\$134,266</b>

# WATKINS STATE BANK — WATKINS

C. M. DURLAND, *President.*

[313 Franklin street; organized 1911.]

W. S. GEORGE, *Cashier.*

## DIRECTORS.

W. N. WISE,

C. M. DURLAND,  
JAMES B. VOCK,

A. F. ROBSON,

C. S. WICKHAM,  
F. L. SANTWAY,

W. S. GEORGE.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$53,158	\$54,753	\$48,703	\$42,753
Private securities, market value.....	35,980	28,919	22,055	21,186
Mortgages owned.....	55,408	54,908	62,553	62,553
Loans and discounts secured by bond and mtg., deed or other real estate col.	14,784	18,342	22,406	24,628
Loans and discounts secured by other collateral.....	24,452	25,183	25,738	30,109
Loans, discounts and bills purchased not secured by collateral.....	148,605	173,539	195,317	190,639
Overdrafts.....	79	51	190	237
Due from trust companies, banks and bankers.....	78,790	45,903	31,205	23,446
Specie.....	4,150	4,337	4,706	4,788
Legal tender notes and notes of national banks.....	13,094	11,755	16,141	7,918
Federal reserve notes.....				1,000
Cash items.....	1,716	2,740	1,192	1,407
Assets not included in any of the above heads.....	4,734	4,875	4,775	4,875
Add for cents.....	6	6	6	5
<b>Total resources.....</b>	<b>\$434,956</b>	<b>\$425,311</b>	<b>\$434,987</b>	<b>\$415,544</b>
<b>LIABILITIES</b>				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	29,109	28,786	31,483	33,838
Preferred deposits, viz.:				
Deposits by the State of New York.....	16,000	16,000	16,000	16,000
Other deposits secured by pledge of assets.....	21,332	21,584	21,460	21,727
Due depositors, not preferred.....	314,431	307,440	314,076	277,269
Due to trust companies, banks and bankers.....	2,582		467	209
Bills payable.....				15,000
Other liabilities.....	1,500	1,500	1,500	1,500
Add for cents.....	2	1	1	1
<b>Total liabilities.....</b>	<b>\$434,956</b>	<b>\$425,311</b>	<b>\$434,987</b>	<b>\$415,544</b>

QUARTERLY STATEMENTS

## WESTCHESTER AVENUE BANK — NEW YORK CITY

JOHN TATLOCK, *President.*

[1060 Southern boulevard; organized 1910.]

RUSSELL B. SMITH, *Cashier*

## DIRECTORS.

RICHARD BILLINGS,  
C. L. LEE,GEO. H. DANFORTH,  
WM. PETERS,WARREN L. GREEN,  
JULIUS SCHWARTZ,  
HENRY A. INGRAHAM,FRANK A. SPENCER,  
JOHN L. KEMMERER,JOHN TATLOCK,  
R. B. SMITH.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$25,500	\$25,875	\$32,707	\$57,765
Private securities, market value.....	116,637	126,242	149,073	132,761
Loans and discounts secured by other collateral.....	37,698	36,396	45,845	38,904
Loans, discounts and bills purchased not secured by collateral.....	581,097	648,436	619,757	663,908
Overdrafts.....	28	23	10	30
Due from trust companies, banks and bankers.....	49,797	76,831	82,475	68,892
Specie.....	46,111	48,364	57,183	40,242
Legal tender notes and notes of national banks.....	34,314	33,915	25,005	19,075
Federal reserve notes.....			7,750	1,750
Cash items.....	37,036	22,494	23,133	60,152
Assets not included in any of the above heads.....	7,165	2,402	3,389	3,227
Add for cents.....	3	2	3	3
<b>Total resources.....</b>	<b>\$935,386</b>	<b>\$1,020,980</b>	<b>\$1,046,330</b>	<b>\$1,086,709</b>
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	61,936	63,312	67,192	70,366
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	5,000	20,000	25,000	25,000
Due depositors, not preferred.....	750,635	820,604	833,323	864,838
Due to trust companies, banks and bankers.....	9,066	9,927	15,038	19,150
Other liabilities.....	8,747	7,134	5,776	7,353
Add for cents.....	2	3	1	2
<b>Total liabilities.....</b>	<b>\$935,386</b>	<b>\$1,020,980</b>	<b>\$1,046,330</b>	<b>\$1,086,709</b>

## WEST SIDE BANK — NEW YORK CITY

CHRISTIAN F. TIETJEN, *President.*

[481 Eighth avenue; organized 1869.]

NATHANIEL MILLS, JR., *Cashier.*

### DIRECTORS.

CHRISTIAN F. TIETJEN,

JOS. STERN,  
GEO. KARSCH,

FRANCIS L. LELAND,  
THEO. M. BERTINE,

AUGUSTIN TIETJEN,  
CHAS. ROHE,

THOMAS A. PAINTER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value . . . . .	\$99,340	\$100,600	\$100,475	\$100,600
Private securities, market value . . . . .	1,770,295	2,006,862	2,246,943	2,160,086
Real estate owned . . . . .	606,580	628,580	618,580	618,580
Mortgages owned . . . . .	27,872	27,872	27,872	27,872
Loans and discounts secured by bond and mtge., deed or other real estate col.	42,696	25,000	23,600	33,100
Loans and discounts secured by other collateral . . . . .	325,523	217,553	282,023	289,107
Loans, discounts and bills purchased not secured by collateral . . . . .	1,722,952	1,570,694	1,417,755	1,432,356
Overdrafts . . . . .	667	465	57	122
Due from trust companies, banks and bankers . . . . .	323,911	382,312	382,941	375,634
Specie . . . . .	427,117	557,108	424,374	384,285
Legal tender notes and notes of national banks . . . . .	221,078	214,650	359,640	158,405
Federal reserve notes . . . . .				10,000
Cash items . . . . .	251,738	146,906	179,105	198,025
Assets not included in any of the above heads . . . . .	30,471	48,919	32,520	52,233
Add for cents . . . . .	3	3	4	4
<b>Total resources . . . . .</b>	<b>\$5,850,243</b>	<b>\$5,927,524</b>	<b>\$6,095,889</b>	<b>\$5,840,409</b>
	<b>LIABILITIES</b>			
Capital . . . . .	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value) . . . . .	714,714	698,841	655,289	683,381
Preferred deposits, viz.:				
Due New York State savings banks . . . . .	201,377	212,970	148,230	136,798
Due New York State savings and loan assns., credit unions and land bank . . . . .	20,835	14,750	15,094	20,587
Due depositors, not preferred . . . . .	4,427,484	4,710,280	4,483,464	4,611,962
Due to trust companies, banks and bankers . . . . .	8,166	5,253	5,279	.....
Bills payable . . . . .	200,000	.....	500,000	100,000
Other liabilities . . . . .	77,665	85,428	88,531	87,679
Add for cents . . . . .	2	2	2	2
<b>Total liabilities . . . . .</b>	<b>\$5,850,243</b>	<b>\$5,927,524</b>	<b>\$6,095,889</b>	<b>\$5,840,409</b>

QUARTERLY STATEMENTS

# THE WILSON STATE BANK — WILSON

C. H. TUGWELL, *President.*

[Young street; organized 1913.]

A. A. HOUSEL, *Cashier.*

DIRECTORS.

C. H. TUGWELL,  
J. W. HACKETT,

HERVEY SANFORD,  
S. T. CHURCH,

C. E. JOHNSON,

W. C. RAMSDALE,  
S. D. BROWN,

A. A. HOUSEL,  
VICTOR BERLIN.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$1,990	\$1,990	\$1,000	\$4,500
Private securities, market value.....	12,160	9,160	9,160	9,160
Real estate owned.....	8,435	8,435	8,435	8,100
Loans and discounts secured by bond and mtge., deed or other real estate col.	1,530	1,530	1,530	2,602
Loans and discounts secured by other collateral.....	7,574	9,160	10,227	9,531
Loans, discounts and bills purchased not secured by collateral.....	92,714	92,856	79,714	84,818
Overdrafts.....	1	6	81	25
Due from trust companies, banks and bankers.....	9,175	9,777	5,899	12,356
Specie.....	1,438	1,381	359	684
Legal tender notes and notes of national banks.....	2,507	3,198	3,699	4,698
Cash items.....	218	.....	.....	.....
Assets not included in any of the above heads.....	2,391	2,280	2,529	2,444
Add for cents.....	4	2	2	3
<b>Total resources.....</b>	<b>\$140,137</b>	<b>\$139,775</b>	<b>\$122,635</b>	<b>\$138,921</b>
<b>LIABILITIES</b>				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	7,285	7,549	8,104	7,261
Preferred deposits, viz.:				
Deposits by the State of New York.....	6,000	6,000	6,000	6,000
Other deposits secured by pledge of assets.....	349	5,353	.....	.....
Deposits otherwise preferred.....	4,055	.....	5,100	5,125
Due depositors, not preferred.....	95,970	90,571	77,505	84,196
Bills payable.....	.....	2,000	.....	7,500
Rediscounts.....	.....	2,500	.....	2,984
Other liabilities.....	1,476	800	924	854
Add for cents.....	2	2	2	1
<b>Total liabilities.....</b>	<b>\$140,137</b>	<b>\$139,775</b>	<b>\$122,635</b>	<b>\$138,921</b>

W. R. GRACE & CO.'S BANK — NEW YORK CITY

JOSEPH P. GRACE, *President.*

[7 Hanover square; organized 1915]

W. H. KLINGER, *Cashier.*

DIRECTORS.

JOSEPH P. GRACE,

W. R. GRACE,

M. BOUVIER,

J. LOUIS SCHAEFER,

F. G. FISCHER.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....			\$2,024	\$26,020
Private securities, market value.....				21,527
Loans and discounts secured by other collateral.....			73,991	115,636
Loans, discounts and bills purchased not secured by collateral.....			851	31,857
Overdrafts.....				4
Due from trust companies, banks and bankers.....			423,909	432,883
Specie.....			40	751
Legal tender notes and notes of national banks.....			60	319
Federal reserve notes.....			5	70
Customers' liability on acceptances (per contra, see liabilities).....				5,800
Assets not included in any of the above heads.....				2,459
Add for cents.....			1	3
<b>Total resources.....</b>			<b>\$500,881</b>	<b>\$637,329</b>
<b>LIABILITIES</b>				
Capital.....			\$100,000	\$100,000
Surplus, including all undivided profits (market value).....			25,114	29,677
Due depositors, not preferred.....			375,767	492,207
Acceptances of d'fts payable at a future date or auth'd by com'l letters of credit.....				11,823
Other liabilities.....				3,621
Add for cents.....				1
<b>Total liabilities.....</b>			<b>\$500,881</b>	<b>\$637,329</b>

QUARTERLY STATEMENTS

# YORKVILLE BANK — NEW YORK CITY

AUGUST ZINSSER, Jr., *President.*

[1511 Third avenue; organized 1892.]

ERNEST WOLKWITZ, *Cashier.*

RICHARD H. ADAMS,  
CHAS. S. GUGGENHEIMER,  
LEOPOLD SCHMID,

W. J. AMEND,  
HARRY C. HART,  
H. B. SCHARMANN,

DIRECTORS.  
RICHARD DELAFIELD,  
JULIUS A. MAY,  
GILBERT G. THORNE,  
AUGUST ZINSSER, JR.,

HENRY DIEDEL,  
GEO. S. RUNK,  
CORNELIUS VANDERBILT,

J. GEO. GRILL,  
JACOB RUPPERT, JR.,  
THEOS. F. VIETOR.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$229,109	\$213,697	\$157,647	\$156,381
Private securities, market value.....	1,509,208	1,583,970	1,642,321	1,610,808
Real estate owned.....	250,000	275,000	275,000	275,000
Loans and discounts secured by bond and mtg., deed or other real estate col.	355,100	273,900	315,000	322,000
Loans and discounts secured by other collateral.....	730,216	726,261	805,663	716,229
Loans, discounts and bills purchased not secured by collateral.....	2,106,036	2,139,929	2,352,651	2,347,898
Overdrafts.....	74	62	179	151
Due from trust companies, banks and bankers.....	470,208	746,206	644,199	1,345,206
Specie.....	590,263	555,089	569,891	662,890
Legal tender notes and notes of national banks.....	171,141	155,125	169,763	117,682
Cash items.....	118,005	87,212	126,120	80,412
Assets not included in any of the above heads.....	36,000	4,961	5,985	6,270
Add for cents.....	2	4	4	5
<b>Total resources.....</b>	<b>\$6,565,362</b>	<b>\$6,761,416</b>	<b>\$7,064,423</b>	<b>\$7,610,932</b>
<b>LIABILITIES</b>				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	514,042	509,637	518,226	521,421
Preferred deposits, viz.:				
Due New York State savings banks.....	101,260	101,992	102,636	103,284
Due New York State savings and loan assns., credit unions and land bank.....	177	.....	.....	.....
Due depositors, not preferred.....	5,775,208	5,992,389	6,258,506	6,843,632
Due to trust companies, banks and bankers.....	7,520	17,904	14,915	20,700
Other liabilities.....	67,153	39,492	70,138	51,893
Add for cents.....	2	2	2	2
<b>Total liabilities.....</b>	<b>\$6,565,362</b>	<b>\$6,761,416</b>	<b>\$7,064,423</b>	<b>\$7,640,932</b>



DE RUYTER BANKING COMPANY — DERUYTER

BYRON S. BRYANT, *President.*

[Utica street; organized 1889.]

FRANK S. MITCHELL, *Cashier.*

DIRECTORS.

BYRON S. BRYANT,

MORREL E. TALLETT,

FRANK S. MITCHELL,  
FLORENCE L. MITCHELL,

WARREN J. SMITH,

H. P. MITCHELL.

11

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value .....	\$33,600	\$33,100	\$32,100	\$31,600
Mortgages owned .....	36,435	38,310	38,260	38,660
Loans and discounts secured by bond and mtge., deed or other real estate col.	6,039	5,794	6,290	5,046
Loans and discounts secured by other collateral .....	5,740	6,585	6,587	1,823
Loans, discounts and bills purchased not secured by collateral .....	69,114	69,795	67,983	63,948
Overdrafts .....	5	7	8	22
Due from trust companies, banks and bankers .....	78,294	73,388	75,981	95,116
Specie .....	12,153	11,068	10,414	10,861
Legal tender notes and notes of national banks .....	4,250	2,550	3,050	3,490
Federal reserve notes .....			1,750	
Cash items .....	22	150	88	10
Assets not included in any of the above heads .....	3,475	3,375	3,425	3,525
Add for cents .....	3	3	3	3
<b>Total resources .....</b>	<b>\$249,130</b>	<b>\$244,125</b>	<b>\$245,939</b>	<b>\$254,104</b>
<b>LIABILITIES</b>				
Capital .....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value) .....	9,208	9,044	9,250	10,201
Due depositors, not preferred .....	212,672	207,931	209,488	216,503
Other liabilities .....	2,250	2,150	2,200	2,400
Add for cents .....			1	
<b>Total liabilities .....</b>	<b>\$249,130</b>	<b>\$244,125</b>	<b>\$245,939</b>	<b>\$254,104</b>

QUARTERLY STATEMENTS

*SUMMARY showing the Aggregate Resources and Liabilities of the State Banks of Deposit and Discount, as exhibited by their reports to the Superintendent of Banks on the several dates named below.*

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
<b>Stocks and bonds, viz.:</b>				
Public securities, market value.....	\$18,272,931	\$18,643,280	\$18,581,204	\$18,886,023
Private securities, market value.....	62,813,200	66,221,060	72,535,384	75,244,424
Real estate owned.....	19,440,334	19,985,914	20,006,113	19,924,976
Mortgages owned.....	11,609,107	11,846,287	11,888,639	11,712,698
Loans and discounts secured by bond and mtge., deed or other real estate col.	12,152,423	11,575,498	11,353,871	11,304,301
Loans and discounts secured by other collateral.....	139,325,464	137,079,939	144,455,862	159,906,678
Loans, discounts and bills purchased not secured by collateral.....	204,519,058	218,101,912	209,592,642	202,984,726
Overdrafts.....	142,766	114,665	121,985	141,915
Due from trust companies, banks and bankers.....	59,876,515	72,040,908	75,063,506	72,339,462
Specie.....	56,715,975	49,258,802	59,818,658	54,546,289
Legal tender notes and notes of national banks.....	22,385,596	25,250,607	24,042,959	18,223,130
Federal reserve notes.....			374,771	529,958
Cash items.....	35,642,722	39,055,075	49,819,392	20,540,274
Customers' liability on acceptances (per contra, see liabilities).....	721,664	1,105,034	957,445	1,829,590
Assets not included in any of the above heads.....	4,615,825	3,905,856	3,900,253	3,027,067
Add for cents.....	781	805	791	811
<b>Total resources.....</b>	<b>\$648,234,361</b>	<b>\$674,185,642</b>	<b>\$702,518,475</b>	<b>\$671,142,322</b>
<b>LIABILITIES</b>				
Capital.....	\$35,463,000	\$35,538,000	\$35,513,000	\$34,238,000
Surplus, including all undivided profits (market value).....	53,019,288	52,362,700	52,859,932	52,396,967
Preferred deposits, viz.:				
Due New York State savings banks.....	26,510,655	27,889,867	29,628,434	26,572,511
Due New York State savings and loan ass'ns, credit unions and land bank.....	659,426	709,755	807,045	746,048
Deposits by the State of New York.....	4,537,363	13,875,437	7,648,742	4,654,976
Deposits by the Superintendent of Banks of the State of New York.....	553,759	683,741	680,265	798,570
Other deposits secured by pledge of assets.....	2,616,301	2,665,566	2,546,101	3,556,600
Deposits otherwise preferred.....	192,981	164,223	196,384	232,345
Due depositors, not preferred.....	465,721,758	479,522,804	510,139,508	475,463,349
Due to trust companies, banks and bankers.....	51,005,342	53,599,841	54,331,139	64,228,671
Bills payable.....	1,690,133	722,300	1,268,800	1,120,500
Rediscounts.....	152,022	158,192	203,500	130,174
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	721,664	1,105,034	1,057,445	1,835,613
Other liabilities.....	5,390,268	5,187,798	5,637,786	5,167,602
Add for cents.....	401	384	394	396
<b>Total liabilities.....</b>	<b>\$648,234,361</b>	<b>\$674,185,642</b>	<b>\$702,518,475</b>	<b>\$671,142,322</b>

*SUMMARY showing the Aggregate Resources and Liabilities of the State Banks in the Borough of Manhattan, City of New York, as shown by their reports on the several dates named below*

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$9,883,544	\$10,010,114	\$9,671,018	\$9,803,886
Private securities, market value.....	33,717,424	37,252,905	42,398,412	43,165,427
Real estate owned.....	12,955,344	13,300,064	13,239,700	13,140,523
Mortgages owned.....	3,810,312	3,954,214	3,888,033	3,599,179
Loans and discounts secured by bond and mtge., deed or other real estate col.	4,075,402	3,541,159	3,285,962	2,738,578
Loans and discounts secured by other collateral.....	104,345,820	103,751,192	109,786,808	123,746,527
Loans, discounts and bills purchased not secured by collateral.....	130,518,062	142,688,128	131,432,677	125,490,750
Overdrafts.....	37,946	48,005	43,816	62,875
Due from trust companies, banks and bankers.....	37,366,934	41,692,537	45,488,131	37,971,606
Specie.....	52,562,819	44,674,707	55,260,162	49,347,858
Legal tender notes and notes of national banks.....	16,116,762	18,945,815	17,398,659	13,058,903
Federal reserve notes.....			183,870	258,270
Cash items.....	33,818,735	37,411,790	48,043,673	18,355,651
Customers' liability on acceptances (per contra, see liabilities).....	718,516	1,074,637	923,945	1,827,296
Assets not included in any of the above heads.....	3,117,820	2,515,823	2,387,212	1,463,953
Add for cents.....	125	126	118	124
<b>Total resources.....</b>	<b>\$443,045,565</b>	<b>\$460,861,216</b>	<b>\$483,432,196</b>	<b>\$444,031,406</b>
<b>LIABILITIES</b>				
Capital.....	\$20,850,000	\$20,950,000	\$20,950,000	\$19,350,000
Surplus, including all undivided profits (market value).....	37,414,272	36,919,980	37,075,845	36,378,266
Preferred deposits, viz.:				
Due New York State savings banks.....	20,509,000	20,958,081	22,632,614	20,145,642
Due New York State savings and loan assns., credit unions and land bank.....	209,093	256,018	248,216	186,085
Deposits by the State of New York.....	988,015	9,273,236	2,852,527	865,527
Deposits by the Superintendent of Banks of the State of New York.....	353,181	391,715	491,028	572,122
Other deposits secured by pledge of assets.....	603,804	661,766	633,815	699,549
Deposits otherwise preferred.....	37,317	27,469	27,691	30,985
Due depositors, not preferred.....	314,374,475	322,540,525	349,454,628	306,736,571
Due to trust companies, banks and bankers.....	43,053,650	44,471,727	44,000,026	53,675,981
Bills payable.....	525,133		500,000	600,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	718,516	1,074,637	1,023,945	1,833,319
Other liabilities.....	3,409,051	3,336,006	3,541,797	3,157,294
Add for cents.....	58	56	64	65
<b>Total liabilities.....</b>	<b>\$443,045,565</b>	<b>\$460,861,216</b>	<b>\$483,432,196</b>	<b>\$444,031,406</b>

QUARTERLY STATEMENTS

323

*SUMMARY showing the Aggregate Resources and Liabilities of State Banks (including individual bankers) outside of Borough of Manhattan, City of New York, as shown by their reports on the several dates named below*

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 22, 1915	Statement of condition Sept. 25, 1915
<b>Stocks and bonds, viz.:</b>				
Public securities, market value.....	\$8,389,387	\$8,633,166	\$8,910,186	\$9,082,137
Private securities, market value.....	29,095,776	28,968,155	30,136,972	32,078,997
Real estate owned.....	6,484,990	6,685,850	6,766,413	6,784,453
Mortgages owned.....	7,798,795	7,892,073	8,000,606	8,113,519
Loans and discounts secured by bond and mtgs., deed or other real estate col.	8,077,021	8,034,339	8,067,909	8,565,723
Loans and discounts secured by other collateral.....	34,979,644	33,328,747	34,669,054	36,160,151
Loans, discounts and bills purchased not secured by collateral.....	74,000,996	75,413,784	78,159,965	77,493,976
Overdrafts.....	104,820	66,660	78,169	79,040
Due from trust companies, banks and bankers.....	22,509,581	30,348,371	29,580,375	34,367,856
Specie.....	4,153,156	4,584,095	4,558,496	5,198,431
Legal tender notes and notes of national banks.....	6,268,834	6,304,792	6,644,300	5,164,227
Federal reserve notes.....			190,901	271,688
Cash items.....	1,823,987	1,643,285	1,775,719	2,184,623
Customers' liability on acceptances (per contra, see liabilities).....	3,148	30,397	33,500	2,294
Assets not included in any of the above heads.....	1,498,005	1,390,033	1,513,041	1,563,114
Add for cents.....	552	579	571	595
<b>Total resources.....</b>	<b>\$205,188,692</b>	<b>\$213,324,326</b>	<b>\$219,086,177</b>	<b>\$227,110,824</b>
<b>LIABILITIES</b>				
<b>Capital.....</b>	<b>\$14,613,000</b>	<b>\$14,588,000</b>	<b>\$14,563,000</b>	<b>\$14,888,000</b>
Surplus, including all undivided profits (market value).....	15,605,016	15,442,720	15,784,087	16,018,701
Preferred deposits, viz.:				
Due New York State savings banks.....	6,001,655	6,931,786	6,995,820	6,426,869
Due New York State savings and loan assns., credit unions and land bank.....	450,333	453,737	558,829	559,963
Deposits by the State of New York.....	3,549,348	4,602,201	4,796,215	3,789,449
Deposits by the Superintendent of Banks of the State of New York.....	200,578	292,026	189,237	226,448
Other deposits secured by pledge of assets.....	2,012,497	2,003,800	1,912,286	2,857,051
Deposits otherwise preferred.....	155,664	136,754	168,693	201,360
Due depositors, not preferred.....	151,347,283	156,982,279	160,684,880	168,726,778
Due to trust companies, banks and bankers.....	7,951,692	9,128,114	10,331,113	10,552,690
Bills payable.....	1,165,000	722,300	768,800	720,500
Rediscounts.....	152,022	158,192	203,500	130,174
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	3,148	30,397	33,500	2,294
Other liabilities.....	1,981,217	1,851,792	2,095,989	2,010,308
Add for cents.....	239	228	228	239
<b>Total liabilities.....</b>	<b>\$205,188,692</b>	<b>\$213,324,326</b>	<b>\$219,086,177</b>	<b>\$227,110,824</b>

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# STATEMENTS

SHOWING THE

**Condition of the Private Bankers Operating under the Laws of this  
State on December 24, 1914, March 19, 1915, June 23,  
1915, and September 25, 1915.**

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[325]



# ADAM MELDRUM AND ANDERSON COMPANY, PRIVATE BANKERS — BUFFALO

[396-408 Main Street, Buffalo; organized 1914.]

Members of firm ROBERT B. ADAM ..... 46 Norwood avenue, Buffalo. THOMAS M. GIBSON ..... 396 Porter avenue, Buffalo. ADAM G. PATTERSON ..... 859 Seventh street, Buffalo.	Residence Members of firm MARGARET ADAM RAMSDELL ..... 1132 Delaware avenue, Buffalo. MORRIS BENSON ..... 216 Bidwell Parkway, Buffalo. EDWARD FAIRBAIRN ..... 539 Ashland avenue, Buffalo.	Residence Members of firm MARGARET ADAM RAMSDELL ..... 1132 Delaware avenue, Buffalo. MORRIS BENSON ..... 216 Bidwell Parkway, Buffalo. EDWARD FAIRBAIRN ..... 539 Ashland avenue, Buffalo.
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RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value .....	\$216,883	\$260,226	\$277,419	\$277,548
Loans and discounts secured by bond and mtge., deed or other real estate col.	72,750	69,700	69,700	69,700
Loans and discounts secured by other collateral .....	37,020	37,014	36,691	36,673
Due from trust companies, banks and bankers .....	181,390	145,596	138,642	120,821
Specie .....	2,241	1,157	1,039	246
Legal tender notes and notes of national banks .....	13,500	17,140	14,721	8,643
Cash items .....	791	3,094	315	2,321
Other assets .....	14,663	14,216	14,841	13,910
Add for cents .....	2	2	4	1
Total resources .....	\$539,240	\$548,145	\$553,372	\$529,863
LIABILITIES				
Permanent capital .....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value) .....	582	3,023	7,094	8,709
Deposits .....	480,039	491,133	488,096	466,966
Other liabilities .....	8,618	3,988	8,181	4,187
Add for cents .....	1	1	1	1
Total liabilities .....	\$539,240	\$548,145	\$553,372	\$529,863

QUARTERLY STATEMENTS

**PIETRO ALVINO, PRIVATE BANKER — NEW YORK CITY**

[224 Lafayette Street and 2242 First Avenue; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 28, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$21,403	\$21,403	\$21,403	\$21,403
Mortgages owned.....	29,670	26,170	26,170	.....
Loans and discounts secured by other collateral.....	.....	12,040	.....	.....
Loans, discounts and bills purchased not secured by collateral.....	2,400	.....	9,904	7,905
Accounts receivable.....	26,067	24,549	23,658	.....
Due from trust companies, banks and bankers.....	13,545	16,455	15,195	10,993
Deposits with express and steamship companies.....	1,158	740	250	463
Specie.....	71	68	20	40
Legal tender notes and notes of national banks.....	5,000	5,080	5,428	4,000
Federal reserve notes.....	.....	.....	.....	1,500
Foreign currency.....	1,114	506	8	1,947
Foreign postage.....	94	.....	.....	526
Cash items.....	1,752	313	656	1,206
Other assets.....	12,408	14,392	14,501	13,520
Add for cents.....	4	3	5	3
<b>Total resources.....</b>	<b>\$114,686</b>	<b>\$121,719</b>	<b>\$117,198</b>	<b>\$63,506</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$67,967	\$67,967	\$67,967	\$15,000
Surplus, including all undivided profits (market value).....	7,818	13,065	14,690	10,270
Deposits.....	34,900	33,686	26,940	37,236
Bills payable.....	4,000	7,000	7,600	1,000
Add for cents.....	1	1	1	.....
<b>Total liabilities.....</b>	<b>\$114,686</b>	<b>\$121,719</b>	<b>\$117,198</b>	<b>\$63,506</b>



**GERMANO P. BACCELLI, PRIVATE BANKER — ALBANY**  
 [119 Madison Avenue; organized 1915.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value .....	.....	\$7,060	\$7,060	\$7,060
Due from trust companies, banks and bankers .....	.....	57,687	56,037	56,037
Legal tender notes and notes of national banks .....	.....	1,000	1,000	1,000
Foreign postage .....	.....	30	.....	.....
Other assets .....	.....	500	500	500
Total resources .....	.....	\$66,277	\$64,597	\$64,597
LIABILITIES	.....	.....	.....	.....
Permanent capital .....	.....	\$7,060	\$5,000	\$5,000
Surplus, including all undivided profits (market value) .....	.....	18,328	20,297	16,244
Deposits .....	.....	40,889	39,300	43,353
Total liabilities .....	.....	\$66,277	\$64,597	\$64,597

QUARTERLY STATEMENTS

**VINCENZO BAJARDI, PRIVATE BANKER — NEW YORK CITY**  
[5 Monroe Street; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$20,000	\$20,000	\$20,000	\$21,000
Private securities, market value.....	1,500	1,500	1,500	1,500
Real estate owned.....	84,200	84,200	87,189	87,189
Overdrafts.....	57	.....	354	748
Due from trust companies, banks and bankers.....	3,446	2,473	3,376	3,900
Deposits with express and steamship companies.....	1,262	1,262	1,262	262
Specie.....	2	3	15	4
Legal tender notes and notes of national banks.....	4,460	1,950	3,160	4,110
Federal reserve notes.....	.....	.....	.....	2,515
Foreign currency.....	50	95	502	403
Foreign postage.....	50	.....	.....	100
Other assets.....	300	300	300	300
Add for cents.....	1	1	1	1
<b>Total resources.....</b>	<b>\$115,328</b>	<b>\$111,784</b>	<b>\$117,659</b>	<b>\$122,032</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits (market value).....	392	1,067	4,731	5,800
Deposits.....	30,414	26,890	29,719	33,301
Other liabilities.....	79,521	78,825	78,207	77,931
Add for cents.....	1	2	2	.....
<b>Total liabilities.....</b>	<b>\$115,328</b>	<b>\$111,784</b>	<b>\$117,659</b>	<b>\$122,032</b>

SIGMUND W. BARASCH, PRIVATE BANKER — NEW YORK CITY

[77 Ridge Street; organized 1914.]

QUARTERLY STATEMENTS

331

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$20,829	\$10,882	\$10,800	\$10,660
Private securities, market value.....	44,906	27,022	27,087	27,100
Real estate owned.....	103,000	103,000	103,000	103,000
Mortgages owned.....	3,925	3,925	3,800	3,800
Loans, discounts and bills purchased not secured by collateral.....	2,001	2,282	1,986	2,000
Accounts receivable.....	124	243	165	184
Due from customers for exchanges, money orders and steamship tickets sold.....	1,273	939	711	1,053
Overdrafts.....	125	58	354	131
Due from trust companies, banks and bankers.....	6,595	1,211	4,522	17,514
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	219	210	54	210
Legal tender notes and notes of national banks.....	2,951	3,500	5,880	5,000
Foreign currency.....	2,648	2,717	2,661	2,652
Foreign postage.....	30	30	30	30
Cash items.....	225	325	165	90
Other assets.....	6,700	7,200	6,000	6,000
Add for cents.....	3	3	3	3
<b>Total resources.....</b>	<b>\$195,804</b>	<b>\$163,797</b>	<b>\$167,468</b>	<b>\$179,677</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$40,000	\$40,000	\$40,000	\$40,000
Surplus, including all undivided profits (market value).....	2,347	6,963	6,041	8,350
Deposits.....	44,530	34,498	37,959	46,278
Bills payable.....	72,579	45,573	46,417	45,827
Other liabilities.....	36,347	36,762	37,049	39,220
Add for cents.....	1	1	2	2
<b>Total liabilities.....</b>	<b>\$195,804</b>	<b>\$163,797</b>	<b>\$167,468</b>	<b>\$179,677</b>

## MICHELE BERARDINI, PRIVATE BANKER — NEW YORK CITY

[34 Mulberry street; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$248,000	\$99,625	\$98,250	\$99,500
Real estate owned.....	461,298			
Loans and discounts secured by bond and mtge., deed or other real estate col.	3,343			
Loans and discounts secured by other collateral.....		170	70	70
Loans, discounts and bills purchased not secured by collateral.....	320			
Accounts receivable.....	749			
Due from trust companies, banks and bankers.....	189,380	93,378	117,307	128,328
Deposits with express and steamship companies.....	500	250	250	250
Specie.....	103	811	221	12
Legal tender notes and notes of national banks.....	7,487	9,716	5,258	10,060
Foreign currency.....	14,607	23	1,111	15,563
Foreign postage.....	410	25	3,613	100
Cash items.....	791			
Other assets.....	3,000	3,000	3,000	3,000
Add for cents.....	3	2	2	2
<b>Total resources.....</b>	<b>\$929,991</b>	<b>\$207,000</b>	<b>\$229,082</b>	<b>\$256,885</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$100,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	553,631	85,463	99,622	126,175
Deposits.....	85,963	70,956	79,090	80,275
Due to trust companies, banks and bankers.....	26,311			
Bills payable.....	2,998		369	
Other liabilities.....	161,087	579		434
Add for cents.....	1	2	1	1
<b>Total liabilities.....</b>	<b>\$929,991</b>	<b>\$207,000</b>	<b>\$229,082</b>	<b>\$256,885</b>

## BLOOMINGDALE BROTHERS, PRIVATE BANKERS — NEW YORK CITY

[137-139 East 59th street; organized 1914.]

Members of firm	Residence	Members of firm	Residence
SAMUEL J. BLOOMINGDALE.....	771 Madison avenue, New York City.	IRVING I. BLOOMINGDALE.....	135 Central Park West, New York City.
HIRAM C. BLOOMINGDALE.....	11 East 80th street, New York City.		

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$83,387	\$92,266	\$126,270	\$62,167
Private securities, market value.....	223,005	291,585	321,403	449,034
Loans and discounts secured by bond and mtge., deed or other real estate col.	49,884	39,330	39,234	10,743
Loans and discounts secured by other collateral.....	98,303	59,637	86,812	62,143
Loans, discounts and bills purchased not secured by collateral.....	77,511	70,166	66,804	43,871
Due from trust companies, banks and bankers.....	445,539	227,461	166,619	176,318
Specie.....	2,122	2,151	2,151	1,575
Legal tender notes and notes of national banks.....	17,547	24,914	14,056	14,366
Foreign currency.....	1,305	1,421	1,032	1,151
Cash items.....	2,899	2,818	3,859	50,650
Other assets.....	9,900	7,966	11,687	7,111
Add for cents.....	5	4	5	4
Total resources.....	\$1,009,285	\$819,690	\$838,932	\$879,133
<b>LIABILITIES</b>				
Permanent capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	26,607	35,736	42,006	49,175
Deposits.....	872,944	678,270	686,049	723,866
Other liabilities.....	9,734	5,684	10,876	6,091
Add for cents.....	.....	.....	1	1
Total liabilities.....	\$1,009,285	\$819,690	\$838,932	\$879,133

QUARTERLY STATEMENTS



## C. AND S. CAPPELINO, PRIVATE BANKERS — ROCHESTER

[383 North street, Rochester; organized 1915.]

Member of firm	Residence	Member of firm	Residence
CALOGERO CAPPELINO.....	383 North street, Rochester.	SERAFINA CAPPELINO.....	383 North street, Rochester.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....			\$5,000	\$5,000
Due from trust companies, banks and bankers.....			4,527	6,853
Specie.....			105	210
Legal tender notes and notes of national banks.....			222	316
Federal reserve notes.....				20
Other assets.....			397	396
Add for cents.....				1
Total resources.....			\$10,251	\$12,796
LIABILITIES				
Permanent capital.....			\$6,000	\$6,000
Surplus, including all undivided profits (market value).....			275	252
Deposits.....			3,967	6,487
Other liabilities.....			9	56
Add for cents.....				1
Total liabilities.....			\$10,251	\$12,796

QUARTERLY STATEMENTS

**CESARIO, GIRARDI AND COMPANY, PRIVATE BANKERS — NEW YORK CITY**

[106 Bayard Street; organized 1914.]

Member of firm	Residence	Member of firm	Residence
ANTONIO CESARIO.....	55 South Main avenue, Port Chester.	DOMINICK GIRARDI.....	Mayflower avenue, New Rochelle.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$18,144	\$16,249	\$16,249	\$20,259
Private securities, market value.....	3,168	3,168	3,168	3,168
Loans, discounts and bills purchased not secured by collateral.....	1,513	211	63	.....
Accounts receivable.....	249	143	143	215
Due from customers for exchanges, money orders and steamship tickets sold.....	29	.....	.....	.....
Due from trust companies, banks and bankers.....	6,431	2,829	2,860	8,014
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	91	110	45	70
Legal tender notes and notes of national banks.....	808	462	842	1,064
Foreign currency.....	198	165	243	547
Foreign postage.....	.....	17	22	27
Cash items.....	470	186	124	183
Other assets.....	1,149	920	920	920
Add for cents.....	3	5	2	3
<b>Total resources.....</b>	<b>\$32,474</b>	<b>\$24,744</b>	<b>\$24,931</b>	<b>\$34,720</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$12,629	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits (market value).....	1,405	3,269	4,703	6,570
Deposits.....	18,235	11,469	10,223	18,145
Bills payable.....	203	.....	.....	.....
Rediscounts.....	.....	4	4	4
Add for cents.....	2	2	1	1
<b>Total liabilities.....</b>	<b>\$32,474</b>	<b>\$24,744</b>	<b>\$24,931</b>	<b>\$34,720</b>



**MICHAEL DEL PAPA, PRIVATE BANKER — ELMIRA**  
 [829 Canal Street; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$5,000	\$5,000	\$5,000	\$5,000
Other assets.....	67	11	66	14
Total resources.....	\$5,067	\$5,011	\$5,066	\$5,014
<b>LIABILITIES</b>				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Other liabilities.....	67	11	66	14
Total liabilities.....	\$5,067	\$5,011	\$5,066	\$5,014

**MICHAEL DEL PAPA, PRIVATE BANKER — NEW YORK CITY**  
[147 Mott Street; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$15,000	\$15,000	\$15,000	\$15,000
Loans, discounts and bills purchased not secured by collateral.....			1,244	
Accounts receivable.....		791		541
Due from customers for exchanges, money orders and steamship tickets sold.....	1,291			
Due from trust companies, banks and bankers.....	1,025	562	262	869
Deposits with express and steamship companies.....				250
Specie.....	4	4		9
Legal tender notes and notes of national banks.....	740	230	158	300
Federal reserve notes.....			70	20
Other assets.....	203	33	200	44
Add for cents.....	1	1	2	1
Total resources.....	\$18,264	\$16,621	\$16,936	\$17,034
<b>LIABILITIES</b>				
Permanent capital.....	\$15,000	\$15,000	\$15,000	\$15,000
Surplus, including all undivided profits (market value).....	4	315	557	364
Deposits.....	3,056	1,273	1,179	1,626
Other liabilities.....	203	33	200	44
Add for cents.....	1			
Total liabilities.....	\$18,264	\$16,621	\$16,936	\$17,034

# G. DE LUCA & COMPANY, PRIVATE BANKER — NEW YORK CITY

[75 Thompson Street; organized 1914.]

Members of firm	Residence	Members of firm	Residence
GAETANO DE LUCA .....	7 Charlton street, New York City.	VINCENZO DE LUCA .....	7 Charlton street, New York City.
MAURIZIO DE FINA .....	7 Charlton street, New York City.		

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
<b>Stocks and bonds, viz.:</b>				
Public securities, market value .....	\$13,463	\$13,463	\$13,463	\$13,463
Loans and discounts secured by bond and mtg., deed or other real estate col. ....	300	300	300	300
Loans and discounts secured by other collateral .....	424	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral .....	3,403	2,965	100	.....
Accounts receivable .....	13,977	12,379	10,726	10,563
Due from customers for exchanges, money orders and steamship tickets sold ..	56	47	.....	.....
Due from trust companies, banks and bankers .....	42,371	39,017	50,388	50,148
Deposits with express and steamship companies .....	250	250	250	250
Specie .....	359	207	210	253
Legal tender notes and notes of national banks .....	1,944	1,988	1,492	946
Foreign currency .....	792	488	417	1,275
Foreign postage .....	333	479	710	634
Cash items .....	250	549	525	690
Other assets .....	2,009	2,009	2,309	2,309
Add for cents .....	4	4	4	4
<b>Total resources .....</b>	<b>\$79,935</b>	<b>\$74,145</b>	<b>\$80,894</b>	<b>\$80,835</b>
<b>LIABILITIES</b>				
Permanent capital .....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value) .....	22,531	20,234	22,540	25,273
Deposits .....	25,350	21,493	27,813	25,561
Due to trust companies, banks and bankers .....	458	.....	.....	.....
Bills payable .....	1,595	.....	.....	.....
Other liabilities .....	.....	2,417	539	.....
Add for cents .....	1	1	2	1
<b>Total liabilities .....</b>	<b>\$79,935</b>	<b>\$74,145</b>	<b>\$80,894</b>	<b>\$80,835</b>

QUARTERLY STATEMENTS

**VINCENZO DE LUCA, PRIVATE BANKER — NEW YORK CITY**  
 [186 Grand Street; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 23, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$19,600	\$19,900	\$19,900	\$19,850
Loans, discounts and bills purchased not secured by collateral.....		296	408	498
Accounts receivable.....	811	331	261	
Due from trust companies, banks and bankers.....	33,586	30,147	33,564	32,058
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	736	17	79	42
Legal tender notes and notes of national banks.....	1,450	1,345	2,631	2,033
Federal reserve notes.....			500	
Foreign currency.....	5,492	3,087	583	560
Foreign postage.....	189	230	53	65
Cash items.....	119	1,127	2,527	1,214
Other assets.....	5,668	2,514	2,500	2,519
Add for cents.....	4	2	3	4
<b>Total resources.....</b>	<b>\$67,905</b>	<b>\$59,246</b>	<b>\$63,259</b>	<b>\$59,093</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$20,000	\$20,000	\$20,000	\$20,000
Surplus, including all undivided profits (market value).....		2,928	6,630	6,143
Deposits.....	40,944	30,384	34,828	29,813
Due to trust companies, banks and bankers.....	146	5,933	1,800	3,136
Other liabilities.....	6,814			
Add for cents.....	1	1	1	1
<b>Total liabilities.....</b>	<b>\$67,905</b>	<b>\$59,246</b>	<b>\$63,259</b>	<b>\$59,093</b>

**PASQUALE DE MARCO, PRIVATE BANKER — SCHENECTADY**  
 [106 Jay Street; organized 1914]

QUARTERLY STATEMENTS

341

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$5,000	\$5,000	\$5,000	\$5,000
Mortgages owned.....	7,600	7,600	7,600	5,600
Loans, discounts and bills purchased not secured by collateral.....	1,980	2,127	2,020	2,096
Accounts receivable.....	19,528	13,113	15,961	25,196
Due from trust companies, banks and bankers.....	1,016	28	.....	.....
Specie.....	.....	530	.....	1,193
Legal tender notes and notes of national banks.....	.....	.....	459	.....
Foreign postage.....	1	1	1	.....
Add for cents.....	.....	.....	.....	.....
Total resources.....	\$35,125	\$28,399	\$31,041	\$39,085
<b>LIABILITIES</b>				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits (market value).....	2,650	3,646	4,076	5,193
Deposits.....	27,475	19,753	21,965	28,892
Total liabilities.....	\$35,125	\$28,399	\$31,041	\$39,085

**SALVATORE DE VITA, PRIVATE BANKER — NEW YORK CITY**  
 [2105 First Avenue; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$10,000	\$10,000	\$10,000	\$10,000
Mortgages owned.....	440			
Loans and discounts secured by other collateral.....		230		2,170
Loans, discounts and bills purchased not secured by collateral.....		1,819		2,619
Accounts receivable.....	1,071		1,086	
Due from customers for exchanges, money orders and steamship tickets sold..	1,472	307	409	434
Overdrafts.....			172	167
Due from trust companies, banks and bankers.....	6,949	8,495	10,004	6,877
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	61	323	441	19
Legal tender notes and notes of national banks.....	1,163	1,131	908	427
Federal reserve notes.....			450	175
Foreign currency.....	822	135	57	
Foreign postage.....	5	145	145	190
Cash items.....	340	50	1,504	395
Other assets.....	1,953	1,828	1,931	1,900
Add for cents.....	1	4	3	3
<b>Total resources.....</b>	<b>\$24,527</b>	<b>\$24,717</b>	<b>\$27,360</b>	<b>\$25,626</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$7,000	\$7,000	\$7,000	\$7,000
Surplus, including all undivided profits (market value).....	1,563	2,364	2,819	4,037
Deposits.....	14,667	12,960	14,868	12,432
Other liabilities.....	1,356	2,391	2,673	2,155
Add for cents.....	1	2		2
<b>Total liabilities.....</b>	<b>\$24,527</b>	<b>\$24,717</b>	<b>\$27,360</b>	<b>\$25,626</b>



**PASQUALE DI MEZZA, PRIVATE BANKER — AMSTERDAM**  
 [40 Bridge street; organized 1914]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$5,125	\$5,000	\$5,125	\$5,300
Real estate owned.....	14,600	15,000	15,700	15,200
Mortgages owned.....	15,790	15,250	15,250	15,790
Loans and discounts secured by other collateral.....	3,400	3,275	.....	.....
Loans, discounts and bills purchased not secured by collateral.....	.....	.....	3,550	.....
Accounts receivable.....	.....	.....	.....	3,000
Due from trust companies, banks and bankers.....	4,500	.....	.....	.....
Foreign currency.....	.....	.....	.....	200
Foreign postage.....	15	.....	.....	80
<b>Total resources.....</b>	<b>\$43,430</b>	<b>\$38,525</b>	<b>\$39,625</b>	<b>\$39,570</b>
LIABILITIES				
Permanent capital.....	\$18,000	\$5,000	\$23,825	\$25,056
Surplus, including all undivided profits (market value).....	20,180	26,996	8,996	10,000
Deposits.....	5,250	6,529	6,804	4,514
<b>Total liabilities.....</b>	<b>\$43,430</b>	<b>\$38,525</b>	<b>\$39,625</b>	<b>\$39,570</b>



PIETRO DINELLA, PRIVATE BANKER — BROOKLYN

[2270 Pacific street; organized 1914]

QUARTERLY STATEMENTS

345

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$11,800	\$11,940	\$11,925	\$16,915
Real estate owned.....	13,400	13,400	13,400	10,300
Mortgages owned.....	750	750	700	700
Loans and discounts secured by other collateral.....	250	300	290	90
Loans, discounts and bills purchased not secured by collateral.....	600	656	1,245	1,145
Due from trust companies, banks and bankers.....	12,373	14,799	19,018	17,590
Specie.....	420	435	467	477
Legal tender notes and notes of national banks.....	3,280	1,500	1,750	2,750
Federal reserve notes.....			570	1,050
Foreign currency.....	499	654	438	129
Foreign postage.....	25	10	7	250
Cash items.....	439	532	802	79
Other assets.....	1,000	1,255	1,000	1,000
Add for cents.....	1	2	1	1
Total resources.....	\$44,837	\$46,233	\$51,613	\$52,476
<b>LIABILITIES</b>				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits (market value).....	5,251	6,268	7,568	7,488
Deposits.....	28,581	28,705	32,904	34,985
Bills payable.....	4	4	140	1
Other liabilities.....	1,000	1,255	1,000	.....
Add for cents.....	1	1	1	2
Total liabilities.....	\$44,837	\$46,233	\$51,613	\$52,476

**MORRIS ENGEL, PRIVATE BANKER — NEW YORK CITY**  
 [129 Greenwich street; organized 1914]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$9,825	\$14,943	\$19,900	\$14,887
Private securities, market value.....	100	100	100	100
Loans and discounts secured by bond and mtge., deed or other real estate col. ....				500
Loans and discounts secured by other collateral.....		1,994		400
Loans, discounts and bills purchased not secured by collateral.....			235	
Due from trust companies, banks and bankers.....	8,261	6,192	6,404	9,780
Deposits with express and steamship companies.....	500	500	500	500
Specie.....	19	59	42	22
Legal tender notes and notes of national banks.....	419	375	1,371	477
Foreign currency.....	3,561	2,597	1,603	2,688
Cash items.....	404	180	1,006	1,448
Other assets.....	1,226	1,100	1,100	1,100
Add for cents.....	2	1	1	2
<b>Total resources.....</b>	<b>\$24,317</b>	<b>\$28,041</b>	<b>\$32,262</b>	<b>\$31,904</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits (market value).....	8,531	14,566	18,854	14,882
Deposits.....	5,397	3,084	2,730	3,026
Other liabilities.....	388	390	677	3,994
Add for cents.....	1	1	1	2
<b>Total liabilities.....</b>	<b>\$24,317</b>	<b>\$28,041</b>	<b>\$32,262</b>	<b>\$31,904</b>

## D. J. FAOUR AND BROTHERS, PRIVATE BANKERS — NEW YORK CITY

[63 Washington street; organized 1914]

Members of firm  
 DANIEL J. FAOUR ..... 135 Amity street, Brooklyn.  
 GEORGE J. FAOUR ..... 135 Amity street, Brooklyn.

Residence  
 Members of firm  
 DOMINICK J. FAOUR ..... 8703 Fort Hamilton Parkway, Brooklyn.  
 Residence

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value .....	\$58,200	\$58,200	\$58,800	\$58,800
Private securities, market value .....	27,112	33,212	27,826	28,625
Real estate owned .....	513,624	275,387	275,387	275,387
Loans and discounts secured by other collateral .....	3,660	2,550	.....	6,600
Loans, discounts and bills purchased not secured by collateral .....	10,154	7,903	10,353	7,829
Accounts receivable .....	101,830	257	2,495	1,019
Due from trust companies, banks and bankers .....	46,226	57,944	60,420	75,586
Specie .....	95	120	150	120
Legal tender notes and notes of national banks .....	11,289	2,325	1,517	2,269
Federal reserve notes .....	.....	.....	215	.....
Foreign currency .....	1,439	1,183	3,495	2,567
Cash items .....	3,254	368	979	774
Other assets .....	98,972	800	2,373	1,420
Add for cents .....	3	4	5	3
<b>Total resources .....</b>	<b>\$875,858</b>	<b>\$440,253</b>	<b>\$444,015</b>	<b>\$460,999</b>
<b>LIABILITIES</b>				
Permanent capital .....	\$100,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value) .....	348,574	12,318	10,727	14,998
Deposits .....	180,018	183,060	190,236	199,960
Due to trust companies, banks and bankers .....	323	596	.....	.....
Other liabilities .....	246,943	194,277	193,050	196,040
Add for cents .....	.....	2	2	1
<b>Total liabilities .....</b>	<b>\$875,858</b>	<b>\$440,253</b>	<b>\$444,015</b>	<b>\$460,999</b>

QUARTERLY STATEMENTS

347

LOUIS V. FUGAZY, PRIVATE BANKER — NEW YORK CITY  
 [153 Bleecker street; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$19,000	\$19,000	\$19,000	\$19,000
Private securities, market value.....	480	480	480	1,680
Real estate owned.....	40,000	40,000	40,000	40,000
Mortgages owned.....	3,000	3,000		2,100
Loans and discounts secured by bond and mtg., deed or other real estate col.			3,000	
Loans and discounts secured by other collateral.....	442	470	259	692
Loans, discounts and bills purchased not secured by collateral.....	2,630	2,340	3,381	3,343
Accounts receivable.....	473			31
Due from trust companies, banks and bankers.....	6,662	8,151	11,589	9,848
Specie.....	83	18	65	105
Legal tender notes and notes of national banks.....	2,095	521	692	500
Federal reserve notes.....			365	100
Foreign currency.....	868	368	960	672
Foreign postage.....		63	25	55
Cash items.....			820	
Other assets.....	1,000	1,000	1,000	1,000
Add for cents.....	3	2	1	3
<b>Total resources.....</b>	<b>\$76,736</b>	<b>\$75,413</b>	<b>\$81,637</b>	<b>\$79,129</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	4,521	5,177	7,742	10,269
Deposits.....	22,196	20,235	23,895	18,834
Bills payable.....	19			25
Add for cents.....		1		1
<b>Total liabilities.....</b>	<b>\$76,736</b>	<b>\$75,413</b>	<b>\$81,637</b>	<b>\$79,129</b>

NICOLA GALLO, PRIVATE BANKER — BINGHAMTON  
[138-140 Henry Street; organized 1914.]

QUARTERLY STATEMENTS

349

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$6,000	\$6,000	\$6,000	\$6,000
Real estate owned.....	31,200	31,200	12,000	12,000
Mortgages owned.....	.....	1,000	1,000	2,000
Due from trust companies, banks and bankers.....	13,932	11,567	12,600	13,516
Deposits with express and steamship companies.....	.....	.....	.....	100
Specie.....	.....	.....	145	413
Legal tender notes and notes of national banks.....	645	82	.....	.....
Other assets.....	872	816	.....	.....
Add for cents.....	1	1	.....	1
Total resources.....	\$52,650	\$50,666	\$31,745	\$34,030
LIABILITIES				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits (market value).....	18,597	20,066	623	622
Deposits.....	22,150	18,866	23,121	25,407
Other liabilities.....	6,902	6,733	3,000	3,000
Add for cents.....	1	1	1	1
Total liabilities.....	\$52,650	\$50,666	\$31,745	\$34,030

## GIMBEL BROTHERS, PRIVATE BANKERS — NEW YORK CITY

[Corner Broadway and 33d Street, organized 1914.]

Members of firm	Residence	Members of firm	Residence
JACOB GIMBEL.....	2115 Spring Garden street, Philadelphia, Pa.	ISAAC GIMBEL.....	771 Madison avenue, New York City.
CHARLES GIMBEL.....	1300 North Broad street, Philadelphia, Pa.	DANIEL GIMBEL.....	2115 Spring Garden street, Philadelphia, Pa.
ELLIS A. GIMBEL.....	906 North Broad street, Philadelphia, Pa.	LOUIS S. GIMBEL.....	555 Park avenue, New York City.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$49,920	\$50,160	\$49,920	\$49,091
Private securities, market value.....	62,250	62,250	62,250	62,250
Due from trust companies, banks and bankers.....	217,990	234,328	233,841	225,041
Specie.....	26,725	20,153	20,547	11,930
Legal tender notes and notes of national banks.....	10,000	12,500	5,000	6,000
Federal reserve notes.....			1,000	1,000
Foreign currency.....	62	39	39	32
Cash items.....	323	92	757	3,648
Other assets.....	1,061	2,037	1,000	3,017
Add for cents.....	2	2	1	2
<b>Total resources.....</b>	<b>\$368,333</b>	<b>\$381,561</b>	<b>\$374,355</b>	<b>\$362,011</b>
LIABILITIES				
Permanent capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value).....	3,448	1,015	421	622
Deposits.....	330,400	349,650	343,209	328,600
Other liabilities.....	4,483	895	724	2,787
Add for cents.....	2	1	1	2
<b>Total liabilities.....</b>	<b>\$368,333</b>	<b>\$381,561</b>	<b>\$374,355</b>	<b>\$362,011</b>

# J. B. GREENHUT AND COMPANY, PRIVATE BANKERS — NEW YORK CITY

[294 Sixth Avenue; organized 1914.]

Members of firm	Residence	Members of firm	Residence
JOSEPH B. GREENHUT.....	135 Central Park West, New York City.	CHARLES A. COOPER.....	Chicago, Ill.
BENEDICT J. GREENHUT.....	36 West 72d street, New York City.	NELSON W. GREENHUT.....	315 Central Park West, New York City.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$177,050	\$41,611	\$10,203	\$10,203
Private securities, market value.....	1,224,243	1,124,471	993,353	915,708
Loans and discounts secured by bond and mtge., deed or other real estate col.	67,500	25,000	25,000	.....
Loans and discounts secured by other collateral.....	159,102	19,230	13,000	.....
Overdrafts.....	4,132	8	.....	.....
Due from trust companies, banks and bankers.....	1,102,786	33,951	14,129	15,192
Specie.....	1,169	412	37	.....
Legal tender notes and notes of national banks.....	16,139	7,435	839	.....
Foreign currency.....	403	.....	.....	.....
Cash items.....	1,547	717	29	814
Other assets.....	55,577	35,571	22,971	22,911
Add for cents.....	3	1	2	2
Total resources.....	\$2,809,651	\$1,288,407	\$1,079,563	\$964,825
<b>LIABILITIES</b>				
Permanent capital.....	\$105,000	\$105,000	\$105,000	\$105,000
Surplus, including all undivided profits (market value).....	300,415	302,846	246,994	257,191
Deposits.....	1,504,236	80,093	61,691	57,542
Bills payable.....	900,000	800,467	665,878	545,091
Add for cents.....	.....	1	.....	1
Total liabilities.....	\$2,809,651	\$1,288,407	\$1,079,563	\$964,825

QUARTERLY STATEMENTS

351

# GUARINI AND CANDELA, PRIVATE BANKERS — NEW YORK CITY

[23-25 New Bowery; organized 1914.]

Members of firm	Residence	Members of firm	Residence
RAYMOND GUARINI .....	1121 Avenue T, Brooklyn.	DOMENICO CANDELA .....	128 Clinton avenue, Brooklyn.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value .....	\$20,000	\$20,000	\$20,000	\$20,000
Real estate owned .....	194,250	194,250	156,500	156,500
Mortgages owned .....	10,200	10,200	10,050	10,050
Loans and discounts secured by other collateral .....	1,465	2,480	3,560	2,434
Loans, discounts and bills purchased not secured by collateral .....	62,929	55,867	69,001	70,553
Accounts receivable .....		179	415	209
Overdrafts .....	364	128	873	627
Due from trust companies, banks and bankers .....	15,867	10,731	12,697	13,842
Deposits with express and steamship companies .....	200	250	250	250
Specie .....	417	778	772	537
Legal tender notes and notes of national banks .....	8,495	10,309	7,221	8,577
Foreign currency .....	1,215	1,798	1,301	2,568
Foreign postage .....		35	104	20
Cash items .....	2,944	1,847	3,902	9,645
Other assets .....	600	600	600	600
Add for cents .....	3	3	4	3
<b>Total resources .....</b>	<b>\$318,949</b>	<b>\$309,455</b>	<b>\$287,250</b>	<b>\$296,415</b>
<b>LIABILITIES</b>				
Permanent capital .....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits (market value) .....	37,902	39,080	4,072	5,712
Deposits .....	144,932	132,375	144,056	158,341
Bills payable .....			21,671	16,111
Rediscouts .....	18,665	20,548		
Other liabilities .....	107,450	107,450	107,450	106,250
Add for cents .....		2	1	1
<b>Total liabilities .....</b>	<b>\$318,949</b>	<b>\$309,455</b>	<b>\$287,250</b>	<b>\$296,415</b>



**ISIDOR HERZ, PRIVATE BANKER — NEW YORK**  
 [224 West 34th Street; organized 1915.]

12

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....				\$5,280
Accounts receivable.....				107
Due from customers for exchanges, money orders and steamship tickets sold..				53
Due from trust companies, banks and bankers.....				1,742
Deposits with express and steamship companies.....				500
Specie.....				3
Legal tender notes and notes of national banks.....				822
Foreign currency.....				1,427
Cash items.....				363
Add for cents.....				1
Total resources.....				\$10,298
<b>LIABILITIES</b>				
Permanent capital.....				\$7,500
Surplus, including all undivided profits (market value).....				1,866
Deposits.....				551
Bills payable.....				381
Total liabilities.....				\$10,298

QUARTERLY STATEMENTS

353

**A. & J. HURWITZ, PRIVATE BANKER — BROOKLYN**  
 [36 Graham Avenue; organized 1914.]

	Members of firm AARON HURWITZ .....	Residence Wilkesbarre, Pa.	Members of firm JOSEPH HURWITZ .....	Residence Wilkesbarre, Pa.
<b>RESOURCES</b>				
	Statement of condition Dec. 24, 1914		Statement of condition March 19, 1915	Statement of condition June 23, 1915
				Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$10,000		\$10,000	\$10,000
Private securities, market value.....	3,550			
Real estate owned.....	20,720	21,110	21,483	21,509
Mortgages owned.....	900	900	900	900
Loans and discounts secured by bond and mtge., deed or other real estate col. ....		350	275	275
Loans and discounts secured by collateral.....		2,622	1,703	138
Loans, discounts and bills purchased not secured by collateral.....		200	2,000	5,065
Accounts receivable.....	1,422	1,931	550	118
Due from customers for exchanges, money orders and steamship tickets sold..	1,178		413	324
Due from trust companies, banks and bankers.....	3,388	4,188	5,645	5,031
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	10	34	48	71
Legal tender notes and notes of national banks.....	316	529	534	1,003
Foreign currency.....	394	397	510	484
Cash items.....	151			107
Other assets.....	1,323	1,630	1,481	1,481
Add for cents.....	3	2	3	4
<b>Total resources.....</b>	<b>\$43,605</b>	<b>\$44,143</b>	<b>\$45,795</b>	<b>\$46,751</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$13,534	\$13,534	\$13,534	\$13,534
Surplus, including all undivided profits (market value).....	765	1,822	1,498	1,402
Deposits.....	20,319	19,027	20,827	23,158
Rediscounts.....		1,200	1,000	
Other liabilities.....	8,985	8,558	8,934	8,656
Add for cents.....	2	2	2	1
<b>Total liabilities.....</b>	<b>\$43,605</b>	<b>\$44,143</b>	<b>\$45,795</b>	<b>\$46,751</b>

**FRANK X. JAGOCKI, PRIVATE BANKER — BROOKLYN**  
 [707 Third Avenue; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$14,850	\$14,962	\$14,962	\$14,850
Real estate owned.....	10,000	10,000	7,500	7,500
Due from trust companies, banks and bankers.....	720	1,334	757	1,079
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	549	93	795	358
Legal tender notes and notes of national banks.....	1,176	1,679	1,092	750
Federal reserve notes.....				140
Foreign currency.....	362	443	401	480
Cash items.....	337	250	617	676
Other assets.....	1,000	1,000	1,000	1,000
Add for cents.....	2		3	2
Total resources.....	\$29,246	\$30,011	\$27,377	\$27,085
<b>LIABILITIES</b>				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits (market value).....	4,330	5,106	2,238	2,958
Deposits.....	10,324	10,214	10,506	9,491
Other liabilities.....	4,591	4,691	4,632	4,636
Add for cents.....	1		1	
Total liabilities.....	\$29,246	\$30,011	\$27,377	\$27,085

QUARTERLY STATEMENTS

365

# S. JARMULOWSKY, PRIVATE BANKERS — NEW YORK CITY

[54 Canal street; organized 1914.]

Members of firm <b>HARRY JARMULOWSKY</b> .....	Residence 46 West 83d street, New York City.	Members of firm <b>LOUIS JARMULOWSKY</b> .....	Residence 1312 Madison avenue, New York City.
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RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$208,490	\$218,365	\$220,818	\$257,835
Private securities, market value.....	503,020	568,513	550,390	560,922
Real estate owned.....	657,820	657,820	603,820	430,820
Mortgages owned.....	1,123,183	903,341	852,870	974,879
Loans and discounts secured by bond and mtge., deed or other real estate col.	25,581	24,031	24,031	41,402
Loans and discounts secured by other collateral.....	43,663	34,624	28,626	53,862
Loans, discounts and bills purchased not secured by collateral.....	47,274	43,052	82,999	84,346
Accounts receivable.....	24,726	24,416	27,058	1,785
Due from customers for exchanges, money orders and steamship tickets sold..	3,043	734	1,282	1,030
Overdrafts.....	654	601		
Due from trust companies, banks and bankers.....	415,329	195,936	171,218	99,640
Deposits with express and steamship companies.....				1
Specie.....	10,363	2,041	1,329	1,320
Legal tender notes and notes of national banks.....	33,226	33,924	12,698	15,312
Federal reserve notes.....				500
Foreign currency.....	1,656	2,004	1,688	2,288
Cash items.....			307	358
Other assets.....	57,548	45,446	31,529	63,010
Add for cents.....	5	4	4	5
<b>Total resources.....</b>	<b>\$3,155,581</b>	<b>\$2,754,852</b>	<b>\$2,610,667</b>	<b>\$2,589,315</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits (market value).....	88,282	71,904	68,356	77,150
Deposits.....	2,310,028	1,823,583	1,678,579	1,475,254
Bills payable.....	395,036	505,017	584,215	715,017
Rediscounts.....			14,925	20,233
Other liabilities.....	112,234	104,346	14,589	51,658
Add for cents.....	1	2	3	3
<b>Total liabilities.....</b>	<b>\$3,155,581</b>	<b>\$2,754,852</b>	<b>\$2,610,667</b>	<b>\$2,589,315</b>

# JENKINS & COMPANY, PRIVATE BANKERS — BROOKLYN

[1852 Bath avenue; organized 1914.]

Members of firm FRANK JENKINS, JR. ....	Residence Healy avenue, Far Rockaway.	Members of firm WILLIAM L. RICARD. ....	Residence Richmond Terrace, Port Richmond.
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RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value .....	\$10,276	\$10,266	\$8,232	\$5,206
Private securities, market value .....	8,595	7,856	6,656	6,568
Real estate owned .....	14,750	14,750	14,750	14,750
Loans and discounts secured by other collateral .....	1,350	1,000	500	500
Loans, discounts and bills purchased not secured by collateral .....	9,447	8,415	5,715	5,300
Overdrafts .....	8	25	22	12
Due from trust companies, banks and bankers .....	9,337	6,957	11,549	4,455
Specie .....	1,014	866	648	237
Legal tender notes and notes of national banks .....	6,261	5,005	3,965	2,372
Cash items .....	1,749	705	375	845
Other assets .....	6,507	6,433	6,361	6,208
Add for cents .....	3	4	4	4
<b>Total resources</b> .....	<b>\$69,297</b>	<b>\$62,282</b>	<b>\$58,777</b>	<b>\$46,457</b>
<b>LIABILITIES</b>				
Permanent capital .....	\$15,000	\$15,000	\$15,000	\$15,000
Surplus, including all undivided profits (market value) .....	7,877	7,594	6,091	6,536
Deposits .....	43,920	37,188	35,185	22,420
Other liabilities .....	2,500	2,500	2,500	2,500
Add for cents .....	.....	.....	1	1
<b>Total liabilities</b> .....	<b>\$69,297</b>	<b>\$62,282</b>	<b>\$58,777</b>	<b>\$46,457</b>

QUARTERLY STATEMENTS

## MICHAEL JOSEPHSOHN, PRIVATE BANKER—NEW YORK CITY

[103 Stanton street; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$4,925	\$5,228	\$5,181	\$5,112
Private securities, market value.....		500	500	500
Real estate owned.....	62,500	62,500	62,500	62,500
Mortgages owned.....	6,000	5,500	5,500	6,000
Loans, discounts and bills purchased not secured by collateral.....	4,697	8,623	9,925	11,968
Due from customers for exchanges, money orders and steamship tickets sold.....	25			
Due from trust companies, banks and bankers.....	5,031	9,098	10,599	19,044
Specie.....	45	61	64	110
Legal tender notes and notes of national banks.....	6,000	9,050	8,000	10,000
Federal reserve notes.....			2,000	1,000
Foreign currency.....	252	402	302	315
Cash items.....		1,600	1,400	800
Other assets.....	10,172	550	460	
Add for cents.....	1	2	2	2
<b>Total resources.....</b>	<b>\$99,648</b>	<b>\$103,114</b>	<b>\$106,433</b>	<b>\$117,351</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits (market value).....	6,101	6,863	6,690	7,185
Deposits.....	30,046	28,251	32,243	41,666
Rediscounts.....		4,500	4,500	5,500
Other liabilities.....	53,500	53,500	53,000	53,000
Add for cents.....	1			
<b>Total liabilities.....</b>	<b>\$99,648</b>	<b>\$103,114</b>	<b>\$106,433</b>	<b>\$117,351</b>

**JULIUS JOSEPHSON, PRIVATE BANKER — BROOKLYN.**

[1774 Pitkin avenue; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Private securities, market value.....	\$7,842	\$7,855	\$7,785	\$7,680
Real estate owned.....	21,000	21,000	21,000	21,000
Loans, discounts and bills purchased not secured by collateral.....	14,632	16,454	18,920	22,562
Due from customers for exchanges, money orders and steamship tickets sold..	14	38	107	72
Overdrafts.....	26	20	34	107
Due from trust companies, banks and bankers.....	1,282	2,085	2,856	2,751
Specie.....	60	85	165	187
Legal tender notes and notes of national banks.....	1,670	1,710	4,792	1,560
Federal reserve notes.....				540
Foreign currency.....		7	7	21
Other assets.....	1,361	441	554	464
Add for cents.....	4	3	3	3
<b>Total resources.....</b>	<b>\$47,891</b>	<b>\$49,698</b>	<b>\$56,223</b>	<b>\$56,947</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$8,000	\$8,000	\$8,000	\$8,000
Surplus, including all undivided profits (market value).....	1,927	2,821	2,419	1,793
Deposits.....	17,173	20,398	27,333	29,565
Bills payable.....	1,950			
Rediscounts.....	967	805	951	
Other liabilities.....	17,872	17,673	17,519	17,588
Add for cents.....	2	1	1	1
<b>Total liabilities.....</b>	<b>\$47,891</b>	<b>\$49,698</b>	<b>\$56,223</b>	<b>\$56,947</b>

QUARTERLY STATEMENTS

**MIRAN KARAGHEUSIAN, PRIVATE BANKER — NEW YORK CITY**  
[354 Fourth avenue; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$5,000	\$5,000	\$5,000	\$5,000
Due from trust companies, banks and bankers.....	2,058	4,144	4,478	4,624
Total resources.....	\$7,058	\$9,144	\$9,478	\$9,624
LIABILITIES				
Permanent capital.....	\$6,000	\$6,000	\$6,000	\$6,000
Surplus, including all undivided profits (market value).....	314	314	421	527
Bills payable.....	744	2,829	3,057	3,096
Add for cents.....		1		1
Total liabilities.....	\$7,058	\$9,144	\$9,478	\$9,624



EMIL KISS, PRIVATE BANKER — NEW YORK CITY

[133 Second Avenue; organized 1914.]

QUARTERLY STATEMENTS

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$9,850	\$9,962	\$9,895	\$9,925
Loans and discounts secured by bond and mtge., deed or other real estate col. ....			217	241
Loans, discounts and bills purchased not secured by collateral.....	2,035	1,944	1,844	2,056
Accounts receivable.....	4,802	5,006	5,393	4,239
Due from customers for exchanges, money orders and steamship tickets sold..	3,300	2,775	2,498	2,279
Due from trust companies, banks and bankers.....	5,113	4,526	1,854	5,699
Deposits with express and steamship companies.....	250	250	250	250
Specie.....		234	96	
Legal tender notes and notes of national banks.....	385	350	446	1,036
Foreign currency.....	264	287	769	735
Foreign postage.....	13	45		
Cash items.....	80	68	189	
Other assets.....	4,926	5,082	5,475	5,528
Add for cents.....	5	4	3	3
<b>Total resources.....</b>	<b>\$31,023</b>	<b>\$30,533</b>	<b>\$28,929</b>	<b>\$31,991</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits (market value).....	7,202	10,012	9,018	5,056
Deposits.....	9,057	6,521	5,911	12,893
Bills payable.....	4,764	4,000	4,000	4,000
Other liabilities.....				41
Add for cents.....				1
<b>Total liabilities.....</b>	<b>\$31,023</b>	<b>\$30,533</b>	<b>\$28,929</b>	<b>\$31,991</b>

## JOHN KOVACS, PRIVATE BANKER — BROOKLYN

[36 Grand street, Brooklyn and 155 Clinton Avenue, Maspeth, L. I.; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$16,750	\$16,605	\$16,526	\$17,100
Private securities, market value.....	15,800	15,975	15,750	14,425
Real estate owned.....	441,000	427,850	427,850	421,850
Mortgages owned.....	50,943	49,693	46,193	44,343
Loans, discounts and bills purchased not secured by collateral.....	3,243	2,094	1,789	1,623
Accounts receivable.....	34	36	49	15
Due from customers for exchanges, money orders and steamship tickets sold..	578	354	248	179
Due from trust companies, banks and bankers.....	3,880	4,507	1,888	16,299
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	1,493	172	132	55
Legal tender notes and notes of national banks.....	2,360	3,500	4,500	4,000
Foreign currency.....	1,009	1,087	980	1,206
Cash items.....	2,194	200	206	178
Other assets.....	13,416	8,455	7,590	6,952
Add for cents.....	4	3	2	3
<b>Total resources.....</b>	<b>\$552,954</b>	<b>\$530,781</b>	<b>\$523,953</b>	<b>\$528,478</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits (market value).....	12,814	1,768	70	3,113
Deposits.....	220,817	209,636	203,442	209,913
Bills payable.....	5,864	10,121	12,484	9,745
Other liabilities.....	303,458	299,255	297,955	295,705
Add for cents.....	1	1	2	2
<b>Total liabilities.....</b>	<b>\$552,954</b>	<b>\$530,781</b>	<b>\$523,953</b>	<b>\$528,478</b>

ALBERT KRIMMERT, PRIVATE BANKER — NEW YORK CITY

[9 Greenwich Street; organized 1914.]

Members of firm	Residence	Members of firm	Residence
THERESE A. L. KRIMMERT.....	446 Quincy street, Brooklyn.	MARTHA KRIMMERT.....	446 Quincy street, Brooklyn.
THERESE KRIMMERT.....	446 Quincy street, Brooklyn.		

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$51,788	\$51,850	\$51,440	\$51,945
Real estate owned.....	8,100	8,100	8,100	8,100
Accounts receivable.....				250
Due from trust companies, banks and bankers.....	5,703	11,369	30,405	29,375
Deposits with express and steamship companies.....	250		250	
Specie.....	72	80	126	96
Legal tender notes and notes of national banks.....	2,200	1,331	1,280	700
Federal reserve notes.....				300
Foreign currency.....	2,390	2,126	2,047	1,780
Foreign postage.....	14			
Cash items.....		15		
Other assets.....	8,588	12,873	500	500
Add for cents.....	3	2	1	
<b>Total resources.....</b>	<b>\$79,108</b>	<b>\$87,746</b>	<b>\$94,149</b>	<b>\$93,046</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value).....	34,163	41,337	38,927	55,549
Deposits.....	77		2,866	5,368
Due from trust companies, banks and bankers.....	8,442			
Other liabilities.....	6,425	16,408	22,355	2,128
Add for cents.....	1	1	1	1
<b>Total liabilities.....</b>	<b>\$79,108</b>	<b>\$87,746</b>	<b>\$94,149</b>	<b>\$93,046</b>

QUARTERLY STATEMENTS

**JAMES LANZETTA, PRIVATE BANKER — SYRACUSE**  
 [535 North State Street; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$5,050	\$5,050	\$250	\$250
Private securities, market value.....	.....	.....	4,750	4,750
Real estate owned.....	75,000	.....	75,000	75,000
Mortgages owned.....	.....	77,879	.....	.....
Due from trust companies, banks and bankers.....	1,200	900	.....	1,000
Deposits with express and steamship companies.....	.....	.....	1,000	.....
Cash items.....	110	100	100	100
<b>Total resources</b> .....	<b>\$81,360</b>	<b>\$83,929</b>	<b>\$81,100</b>	<b>\$81,100</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$15,000	\$15,000	\$15,000	\$15,000
Surplus, including all undivided profits (market value).....	18,711	18,711	18,661	18,661
Deposits.....	12,149	8,310	9,308	11,525
Due to trust companies, banks and bankers.....	2,000	6,000	4,000	.....
Bills payable.....	.....	.....	.....	2,000
Other liabilities.....	33,500	35,908	34,131	33,914
<b>Total liabilities</b> .....	<b>\$81,360</b>	<b>\$83,929</b>	<b>\$81,100</b>	<b>\$81,100</b>

**RICHARD M. LEDERER, PRIVATE BANKER — NEW YORK CITY**  
 [55 Avenue B; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$19,600	\$19,925	\$19,650	\$19,800
Private securities, market value.....	14,370	9,287	3,520	6,150
Real estate owned.....	61,500	61,500	61,500	51,500
Mortgages owned.....	40,000	38,000	38,000	38,000
Loans and discounts secured by other collateral.....	.....	.....	.....	1,500
Loans, discounts and bills purchased not secured by collateral.....	7,685	7,419	6,217	6,454
Accounts receivable.....	.....	.....	1,500	865
Due from customers for exchanges, money orders and steamship tickets sold.....	570	67	96	.....
Due from trust companies, banks and bankers.....	10,137	18,319	14,522	32,274
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	776	478	334	790
Legal tender notes and notes of national banks.....	6,032	5,040	3,292	5,538
Foreign currency.....	526	711	2,715	1,817
Foreign postage.....	200	254	178	130
Cash items.....	75	64	385	162
Other assets.....	11,914	8,665	8,318	7,750
Add for cents.....	2	2	2	4
<b>Total resources.....</b>	<b>\$173,587</b>	<b>\$169,981</b>	<b>\$160,479</b>	<b>\$172,984</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$20,000	\$20,000	\$20,000	\$20,000
Surplus, including all undivided profits (market value).....	21,063	29,377	34,038	26,429
Deposits.....	80,671	76,712	74,733	90,326
Due to trust companies, banks and bankers.....	.....	44	.....	.....
Bills payable.....	21,591	12,065	.....	.....
Other liabilities.....	30,260	31,782	31,707	36,228
Add for cents.....	2	1	1	1
<b>Total liabilities.....</b>	<b>\$173,587</b>	<b>\$169,981</b>	<b>\$160,479</b>	<b>\$172,984</b>

QUARTERLY STATEMENTS

**ANGELO LEGNITI, PRIVATE BANKER — NEW YORK CITY**  
[64 Mulberry street; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$10,000	\$10,000	\$10,000	\$10,000
Real estate owned.....	40,000	32,000	32,000	32,000
Mortgages owned.....	350	350	350	.....
Loans and discounts secured by bond and mtge., deed or other real estate col.	.....	.....	.....	300
Loans and discounts secured by other collateral.....	.....	.....	.....	4,000
Loans, discounts and bills purchased not secured by collateral.....	8,000	1,699	5,383	489
Accounts receivable.....	5,992	6,000	6,000	5,383
Due from customers for exchanges, money orders and steamship tickets sold..	.....	5,884	508	15
Due from trust companies, banks and bankers.....	4,132	11,676	7,440	11,494
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	306	25	60	92
Legal tender notes and notes of national banks.....	984	1,326	1,700	1,600
Foreign currency.....	454	702	369	316
Other assets.....	2,646	2,191	2,251	3,293
Add for cents.....	3	3	2	3
<b>Total resources.....</b>	<b>\$73,117</b>	<b>\$72,106</b>	<b>\$66,313</b>	<b>\$69,235</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$20,000	\$12,000	\$12,000	\$12,000
Surplus, including all undivided profits (market value).....	.....	4,000	5,724	4,000
Deposits.....	32,127	31,026	24,381	24,396
Due to trust companies, banks and bankers.....	499	.....	.....	.....
Other liabilities.....	20,490	25,080	24,206	28,839
Add for cents.....	1	.....	2	.....
<b>Total liabilities.....</b>	<b>\$73,117</b>	<b>\$72,106</b>	<b>\$66,313</b>	<b>\$69,235</b>

**JOSEPH LICCIONE, PRIVATE BANKER — NEW YORK CITY**  
 [125 Mulberry street; organized 1914.]

QUARTERLY STATEMENTS

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value . . . . .	\$10,000	\$10,000	\$6,000	\$6,000
Real estate owned . . . . .	43,000	43,000	43,000	37,000
Accounts receivable . . . . .	250	250	250	250
Due from trust companies, banks and bankers . . . . .	520	3,672	3,278	735
Specie . . . . .	2,738	778	1,795	.....
Legal tender notes and notes of national banks . . . . .	.....	.....	.....	2,333
Foreign currency . . . . .	1,534	371	244	4,067
Foreign postage . . . . .	.....	.....	75	40
Other assets . . . . .	3,000	3,000	3,000	1,500
Add for cents . . . . .	1	.....	2	1
<b>Total resources . . . . .</b>	<b>\$61,043</b>	<b>\$61,071</b>	<b>\$57,644</b>	<b>\$51,926</b>
<b>LIABILITIES</b>				
Permanent capital . . . . .	\$15,000	\$15,000	\$15,000	\$10,000
Surplus, including all undivided profits (market value) . . . . .	3,699	4,091	4,388	1,887
Deposits . . . . .	17,298	17,980	18,255	20,539
Due to trust companies, banks and bankers . . . . .	546	.....	500	.....
Bills payable . . . . .	5,000	4,500	.....	.....
Other liabilities . . . . .	19,500	19,500	19,500	19,500
Add for cents . . . . .	.....	.....	1	.....
<b>Total liabilities . . . . .</b>	<b>\$61,043</b>	<b>\$61,071</b>	<b>\$57,644</b>	<b>\$51,926</b>

**GIOVANNI LORDI,<sup>5</sup> PRIVATE BANKER — NEW YORK CITY**  
[62 Mulberry street; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$10,000	\$10,000	\$10,000	\$10,000
Private securities, market value.....	140,000	.....	.....	250
Real estate owned.....	128,000	128,000	128,000	165,000
Mortgages owned.....	12,984	11,769	12,474	.....
Loans and discounts secured by bond and mtge., deed or other real estate col.	.....	6,706	.....	.....
Loans and discounts secured by other collateral.....	15,061	.....	6,172	.....
Due from customers for exchanges, money orders and steamship tickets sold..	82	.....	.....	2
Due from trust companies, banks and bankers.....	40,400	24,865	22,579	26,555
Specie.....	2,135	1,406	2,060	.....
Legal tender notes and notes of national banks.....	.....	.....	.....	1,624
Foreign currency.....	664	211	393	638
Foreign postage.....	20	.....	200	130
Cash items.....	2,491	.....	.....	.....
Other assets.....	2,321	2,289	2,308	2,210
Add for cents.....	2	3	3	1
<b>Total resources.....</b>	<b>\$354,160</b>	<b>\$185,249</b>	<b>\$184,189</b>	<b>\$206,410</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits (market value).....	292,887	129,633	128,635	43,079
Deposits.....	51,273	45,615	44,872	48,331
Due to trust companies, banks and bankers.....	.....	.....	681	.....
Other liabilities.....	.....	.....	.....	105,000
Add for cents.....	.....	1	1	.....
<b>Total liabilities.....</b>	<b>\$354,160</b>	<b>\$185,249</b>	<b>\$184,189</b>	<b>\$206,410</b>



# LUNHAM AND MOORE, PRIVATE BANKERS — NEW YORK

[Produce Exchange Building; organized 1915.]

Members of firm		Residence	
WILLIAM LUNHAM.....	Bronxville.	WALTER MOORE.....	412 West End avenue, New York City.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....			\$5,107	\$5,107
Loans and discounts secured by other collateral.....			22,579	9,213
Accounts receivable.....			603	3,290
Due from trust companies, banks and bankers.....				15,204
Legal tender notes and notes of national banks.....				189
Cash items.....			1,600	
Other assets.....				23,002
Add for cents.....			2	3
<b>Total resources.....</b>			<b>\$29,891</b>	<b>\$56,008</b>
<b>LIABILITIES</b>				
Permanent capital.....			\$15,000	\$15,000
Surplus, including all undivided profits (market value).....			3,239	5,025
Deposits.....			4,853	13,993
Due to trust companies, banks and bankers.....			1,990	
Bills payable.....				18,870
Other liabilities.....			4,808	3,118
Add for cents.....			1	2
<b>Total liabilities.....</b>			<b>\$29,891</b>	<b>\$56,008</b>

QUARTERLY STATEMENTS

**WILLIAM MACHOL, PRIVATE BANKER — NEW YORK CITY**  
 [25 Broadway; organized 1915.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....				\$5,100
Due from trust companies, banks and bankers.....			\$2,461	1,666
Specie.....			432	22
Legal tender notes and notes of national banks.....			311	190
Federal reserve notes.....			60	300
Foreign currency.....			1,498	2,241
Add for cents.....			1	1
Total resources.....			\$4,763	\$9,520
LIABILITIES				
Permanent capital.....			\$3,000	\$8,000
Surplus, including all undivided profits (market value).....			1,763	1,520
Total liabilities.....			\$4,763	\$9,520

## R. H. MACY AND COMPANY, PRIVATE BANKERS — NEW YORK CITY

[Corner Broadway and Thirty-fourth street; organized 1914.]

Members of firm  
 JESSE ISIDOR STRAUS ..... 49 East 74th street, New York City.  
 PERCY S. STRAUS ..... 875 Park avenue, New York City.

Residence  
 Members of firm  
 HERBERT N. STRAUS ..... 1144 Park avenue, New York City.  
 Residence

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 23, 1915
Stocks and bonds, viz.:				
Public securities, market value .....	\$120,690	\$121,290	\$122,077	\$120,822
Private securities, market value .....	132,000	132,000	205,081	207,900
Real estate owned .....	803,500	803,500	803,500	803,500
Overdrafts .....	12,681	1,365	4,193	2,145
Due from trust companies, banks and bankers .....	116,384	260,014	165,638	246,167
Legal tender notes and notes of national banks .....	21,939	19,963	16,315	18,004
Other assets .....	5,517	2,727	1,946	1,376
Add for cents .....	2	1	2	3
Total resources .....	\$1,212,713	\$1,340,860	\$1,318,752	\$1,399,917
<b>LIABILITIES</b>				
Permanent capital .....	\$135,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value) .....	26,819	19,425	19,425	34,984
Deposits .....	1,067,520	1,203,989	1,188,348	1,253,473
Other liabilities .....	10,193	10,050	10,978	11,459
Add for cents .....	2	2	1	1
Total liabilities .....	\$1,212,713	\$1,340,860	\$1,318,752	\$1,399,917

QUARTERLY STATEMENTS

JOSEPH S. MARCUS & SONS, PRIVATE BANKERS — NEW YORK CITY

[1767 Madison avenue; organized 1914.]

Members of firm  
 JOSEPH S. MARCUS..... Residence  
 C. LIONEL MARCUS..... 315 Riverside Drive.

Members of firm  
 BERNARD K. MARCUS..... Residence  
 315 Riverside Drive.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$34,825			
Private securities, market value.....	260,500			
Loans and discounts secured by bond and mtge., deed or other real estate col.	16,250			
Loans and discounts secured by other collateral.....	11,575			
Loans, discounts and bills purchased not secured by collateral.....	65,135			
Due from customers for exchanges, money orders and steamship tickets sold..	1,561			
Overdrafts.....	132			
Due from trust companies, banks and bankers.....	141,818			
Deposits with express and steamship companies.....	250			
Specie.....	382			
Legal tender notes and notes of national banks.....	24,446			
Foreign currency.....	369			
Cash items.....	461			
Other assets.....	10,808			
Add for cents.....	4			
<b>Total resources.....</b>	<b>\$568,516</b>			
<b>LIABILITIES</b>				
Permanent capital.....	\$50,000			
Surplus, including all undivided profits (market value).....	31,258			
Deposits.....	439,436			
Bills payable.....	45,474			
Other liabilities.....	2,347			
Add for cents.....	1			
<b>Total liabilities.....</b>	<b>\$568,516</b>			

# MARKEL BROTHERS, PRIVATE BANKERS — NEW YORK CITY

[92 Canal street; organized 1914.]

Members of firm	Residence	Members of firm	Residence
JACOB L. MARKEL.....	119 Forest avenue, New York City.	GERSON MARKEL.....	81 Seventh street, New York City.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$36,930	\$20,150	\$17,070	\$14,887
Private securities, market value.....	57,050	58,200	54,100	55,060
Real estate owned.....	80,033	88,628	91,328	93,828
Mortgages owned.....	31,600	28,850	28,500	28,475
Loans and discounts secured by other collateral.....	725	879	1,184	981
Loans, discounts and bills purchased not secured by collateral.....	4,534	5,920	6,739	3,594
Accounts receivable.....		4,409	3,470	3,310
Due from customers for exchanges, money orders and steamship tickets sold.....	6,235	592	579	490
Due from trust companies, banks and bankers.....	30,758	24,044	18,675	21,161
Deposits with express and steamship companies.....	500	500	500	500
Specie.....	1,047	1,090	1,118	162
Legal tender notes and notes of national banks.....	2,786	1,628	1,331	2,652
Foreign currency.....	384	492	449	618
Cash items.....	883	817	777	976
Other assets.....	3,109	1,585	3,162	1,490
Add for cents.....	2	2	3	4
<b>Total resources.....</b>	<b>\$256,576</b>	<b>\$237,786</b>	<b>\$228,985</b>	<b>\$228,188</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$20,000	\$20,000	\$15,000	\$15,000
Surplus, including all undivided profits (market value).....	6,024	7,037	11,574	12,489
Deposits.....	177,044	137,373	127,701	130,424
Due to trust companies, banks and bankers.....	414	1,062	176	155
Bills payable.....		10,000	10,000	10,000
Rediscounts.....		3,477	4,979	400
Other liabilities.....	53,093	58,835	59,553	59,719
Add for cents.....	1	2	2	1
<b>Total liabilities.....</b>	<b>\$256,576</b>	<b>\$237,786</b>	<b>\$228,985</b>	<b>\$228,188</b>

QUARTERLY STATEMENTS

373

**NICHOLAS MARNELL, PRIVATE BANKER — SYRACUSE**  
 [319 North Franklin street; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$5,540	\$5,540	\$5,000	\$5,000
Private securities, market value.....	3,400	3,400	3,400	3,400
Real estate owned.....	7,000	7,000	7,000	7,000
Mortgages owned.....	13,850	13,850	13,850	13,550
Due from trust companies, banks and bankers.....	26,826	12,632	18,763	29,292
Specie.....	3,377	3,006	2,401	2,231
Add for cents.....	1	.....	.....	.....
<b>Total resources.....</b>	<b>\$59,994</b>	<b>\$45,428</b>	<b>\$50,414</b>	<b>\$60,473</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$7,000	\$7,000	\$7,000	\$7,000
Surplus, including all undivided profits (market value).....	3,591	4,685	4,601	7,473
Deposits.....	49,403	33,743	38,813	46,000
<b>Total liabilities.....</b>	<b>\$59,994</b>	<b>\$45,428</b>	<b>\$50,414</b>	<b>\$60,473</b>

VINCENZO MARRONE, PRIVATE BANKER — UTICA

[407 Second street; organized 1914.]

QUARTERLY STATEMENTS

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$5,968	\$5,968	\$5,968	\$5,968
Real estate owned.....				4,000
Mortgages owned.....	6,371	6,115	6,090	4,396
Loans and discounts secured by other collateral.....	917			
Loans, discounts and bills purchased not secured by collateral.....		1,375	1,378	1,549
Due from customers for exchanges, money orders and steamship tickets sold..		176		
Due from trust companies, banks and bankers.....	7,037	6,152	6,753	10,478
Specie.....	26	1	10	10
Legal tender notes and notes of national banks.....	537	41	118	253
Foreign currency.....	174	142	111	
Foreign postage.....	188	131	335	265
Cash items.....	1,554	2,054	907	1,554
Other assets.....	1,343	1,208	1,087	979
Add for cents.....	3	4	4	2
<b>Total resources.....</b>	<b>\$24,118</b>	<b>\$23,367</b>	<b>\$22,761</b>	<b>\$29,454</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits (market value).....	235	651	891	689
Deposits.....	18,757	17,716	16,869	20,765
Due to trust companies, banks and bankers.....	125			
Other liabilities.....				3,000
Add for cents.....	1		1	
<b>Total liabilities.....</b>	<b>\$24,118</b>	<b>\$23,367</b>	<b>\$22,761</b>	<b>\$29,454</b>

375

## JOSEPH MARTINIANO, PRIVATE BANKER — BROOKLYN

[201 Columbia street; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$9,792	\$9,778	\$9,730	\$9,304
Real estate owned.....	55,500	53,000	39,000	39,000
Mortgages owned.....	15,025	14,175	17,175	15,700
Loans, discounts and bills purchased not secured by collateral.....	330	410	760	740
Due from trust companies, banks and bankers.....	11,091	14,403	17,983	26,726
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	232	538	974	561
Legal tender notes and notes of National banks.....	18,600	17,650	18,220	16,300
Federal Reserve notes.....			700	3,250
Foreign currency.....	628	1,148	621	705
Foreign postage.....	100	100	100	100
Cash items.....		413	120	970
Other assets.....	2,268	2,376	2,389	2,182
Add for cents.....	2	3	2	1
<b>Total resources.....</b>	<b>\$113,818</b>	<b>\$114,244</b>	<b>\$108,024</b>	<b>\$115,789</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits (market value).....	11,393	9,634	9,944	10,090
Deposits.....	53,355	56,046	60,367	68,208
Other liabilities.....	39,070	38,563	27,712	27,490
Add for cents.....		1	1	1
<b>Total liabilities.....</b>	<b>\$113,818</b>	<b>\$114,244</b>	<b>\$108,024</b>	<b>\$115,789</b>



**GUISEPPE MOLEA, PRIVATE BANKER — NEW YORK CITY**

[175 Hester street; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value .....	\$10,000	\$10,000	\$10,000	\$10,000
Real estate owned .....	47,000	47,000	110,000	110,000
Mortgages owned .....	3,000	3,000	.....	.....
Loans, discounts and bills purchased not secured by collateral .....	10,031	6,200	.....	.....
Accounts receivable .....	6,200	10,049	.....	.....
Due from trust companies, banks and bankers .....	1,893	2,929	983	1,277
Deposits with express and steamship companies .....	250	250	250	250
Legal tender notes and notes of national banks .....	2,375	1,670	2,631	1,494
Foreign currency .....	76	62	24	70
Foreign postage .....	.....	44	30	56
Other assets .....	1,000	1,000	1,000	1,000
Add for cents .....	1	2	1	2
<b>Total resources .....</b>	<b>\$81,826</b>	<b>\$82,206</b>	<b>\$124,919</b>	<b>\$124,149</b>
<b>LIABILITIES</b>				
Permanent capital .....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits (market value) .....	51,211	51,211	3,065	4,355
Deposits .....	13,527	11,796	12,803	10,637
Due to trust companies, banks and bankers .....	5,940	4,554	2,050	2,156
Other liabilities .....	1,147	4,644	97,000	97,000
Add for cents .....	1	1	1	1
<b>Total liabilities .....</b>	<b>\$81,826</b>	<b>\$82,206</b>	<b>\$124,919</b>	<b>\$124,149</b>

QUARTERLY STATEMENTS

## ADOLPH I. NAMM, PRIVATE BANKER — BROOKLYN

[452 Fulton street; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value . . . . .	\$5,237	\$5,228	\$11,072	\$5,150
Private securities, market value . . . . .				5,850
Real estate owned . . . . .	1,001,150	817,300		
Loans, discounts and bills purchased not secured by collateral . . . . .		7,000		
Due from trust companies, banks and bankers . . . . .	5,684	1,292	3,637	3,998
Legal tender notes and notes of national banks . . . . .			150	150
Other assets . . . . .		9	165	120
Add for cents . . . . .	1	1	1	
<b>Total resources . . . . .</b>	<b>\$1,012,072</b>	<b>\$830,830</b>	<b>\$15,025</b>	<b>\$15,268</b>
<b>LIABILITIES</b>				
Permanent capital . . . . .	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits (market value) . . . . .	751,272	567,537	435	462
Deposits . . . . .	5,684	8,292	9,526	9,715
Other liabilities . . . . .	250,114	250,000	63	90
Add for cents . . . . .	2	1	1	1
<b>Total liabilities . . . . .</b>	<b>\$1,012,072</b>	<b>\$830,830</b>	<b>\$15,025</b>	<b>\$15,268</b>

## B. H. NELSON & SON, PRIVATE BANKERS — BINGHAMTON

[35-39 Eldridge street; organized 1914.]

Member of firm	Residence	Member of firm	Residence
GEORGE R. NELSON .....	448 Chenango street, Binghamton.	JOHN COLSTEN .....	13 Pleasant avenue, Binghamton.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value .....	\$9,681	\$9,681	\$9,681	\$11,641
Real estate owned .....	2,948	2,909	2,915	1,251
Mortgages owned .....				1,500
Loans and discounts secured by bond and mtge., deed or other real estate collateral .....	4,059	4,059	4,059	4,232
Loans and discounts secured by other collateral .....	1,450	1,450	3,538	2,507
Loans, discounts and bills purchased not secured by collateral .....	20,805	18,976	17,832	11,843
Due from trust companies, banks and bankers .....	11,423	13,132	10,512	17,044
Specie .....	520	95	313	301
Legal tender notes and notes of national banks .....	1,094	1,416	882	632
Cash items .....	507	1,072	31	279
Other assets .....		98		
Add for cents .....	2	3	4	4
<b>Total resources .....</b>	<b>\$52,489</b>	<b>\$52,891</b>	<b>\$49,767</b>	<b>\$51,234</b>
<b>LIABILITIES</b>				
Permanent capital .....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits (market value) .....	795		372	626
Deposits .....	41,439	42,831	39,036	40,322
Other liabilities .....	254	60	358	285
Add for cents .....	1		1	1
<b>Total liabilities .....</b>	<b>\$52,489</b>	<b>\$52,891</b>	<b>\$49,767</b>	<b>\$51,234</b>

QUARTERLY STATEMENTS

379

**JOHN NEMETH, PRIVATE BANKER — NEW YORK CITY**  
 [395 Broadway, 457 Washington street and 1597 Second avenue; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$9,968	\$9,998	\$20,375	\$11,437
Private securities.....				10,400
Real estate owned.....	16,251	16,028	15,750	15,750
Loans and discounts secured by bond and mtge., deed or other real estate col.	390	400	250	.....
Loans and discounts secured by other collateral.....	2,271	570	570	570
Loans, discounts and bills purchased not secured by collateral.....	300	1,021	686	300
Accounts receivable.....	218	1	2	103
Due from customers for exchanges, money orders and steamship tickets sold..	1,341	408	8,325	1,702
Due from trust companies, banks and bankers.....	18,498	47,170	11,327	29,017
Deposits with express and steamship companies.....	758	750	750	750
Specie.....	241	10	.....	.....
Legal tender notes and notes of national banks.....	13,602	440	450	600
Foreign currency.....	96	12,542	12,860	11,529
Foreign postage.....	.....	80	.....	.....
Other assets.....	5,388	3,133	2,939	2,639
Add for cents.....	5	3	2	2
<b>Total resources.....</b>	<b>\$69,327</b>	<b>\$92,554</b>	<b>\$74,286</b>	<b>\$84,799</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits (market value).....	33,631	56,832	30,488	28,935
Deposits.....	5,159	3,061	2,451	20,906
Due to trust companies, banks and bankers.....	157	.....	609	293
Bills payable.....	5,179	6,436	15,737	8,495
Other liabilities.....	200	1,224	.....	1,167
Add for cents.....	1	1	1	3
<b>Total liabilities.....</b>	<b>\$69,327</b>	<b>\$92,554</b>	<b>\$74,286</b>	<b>\$84,799</b>

**ANDREW J. NEUBAUER, PRIVATE BANKER — BROOKLYN**  
 [972 Manhattan avenue; organized 1914.]

QUARTERLY STATEMENTS

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$5,746	\$5,746	\$5,736	\$6,958
Mortgages owned.....	5,589	5,479	4,529	.....
Loans and discounts secured by other collateral.....	1,294	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral.....	.....	1,260	848	575
Overdrafts.....	20	.....	.....	.....
Due from trust companies, banks and bankers.....	4,950	2,223	2,730	3,638
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	227	.....	.....	298
Legal tender notes and notes of national banks.....	.....	1,433	1,197	580
Federal reserve notes.....	.....	.....	223	320
Foreign currency.....	277	194	.....	350
Foreign postage.....	.....	.....	.....	5
Cash items.....	909	.....	.....	.....
Other assets.....	1,648	1,879	2,146	2,057
Add for cents.....	4	4	3	3
<b>Total resources.....</b>	<b>\$20,914</b>	<b>\$18,468</b>	<b>\$17,662</b>	<b>\$15,034</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$10,273	\$10,273	\$10,273	\$5,000
Surplus, including all undivided profits (market value).....	1,654	1,620	1,824	1,839
Deposits.....	5,115	5,887	5,081	7,601
Due to trust companies, banks and bankers.....	2,500	.....	.....	.....
Bills payable.....	1,370	685	483	594
Add for cents.....	2	3	1	.....
<b>Total liabilities.....</b>	<b>\$20,914</b>	<b>\$18,468</b>	<b>\$17,662</b>	<b>\$15,034</b>

## NIELSEN & LUNDECK, PRIVATE BANKER — NEW YORK CITY

[24 State street; organized 1914.]

Member of firm SOPHUS NIELSEN .....	Residence 1370 56th street, Brooklyn.	Member of firm G. HILMER LUNDECK .....	Residence 363 Sterling Place, Brooklyn.
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RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$10,000	\$10,123	\$10,239	\$10,879
Private securities, market value.....	377			
Due from customers for exchanges, money orders and steamship tickets sold.....			1,372	1,327
Due from trust companies, banks and bankers.....	65,609	63,201	74,645	84,239
Deposits with express and steamship companies.....	1,500	1,500	1,638	1,000
Specie.....	60	27	16	6
Legal tender notes and notes of national banks.....	1,190	439	100	450
Foreign currency.....	4,004	2,064	4,073	1,728
Cash items.....	3,469	2,181	467	357
Other assets.....	735	662	662	662
Add for cents.....	1	2	2	4
<b>Total resources.....</b>	<b>\$86,945</b>	<b>\$80,199</b>	<b>\$93,214</b>	<b>\$100,652</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$12,000	\$12,000	\$12,000	\$12,000
Surplus, including all undivided profits (market value).....	69,513	68,199	76,847	87,916
Deposits.....	3,657		4,367	735
Other liabilities.....	1,775			
Add for cents.....				1
<b>Total liabilities.....</b>	<b>\$86,945</b>	<b>\$80,199</b>	<b>\$93,214</b>	<b>\$100,652</b>

**HARRY OPPENHEIM, PRIVATE BANKER — NEW YORK CITY**  
 [390-392 Grand street; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$56,115	\$53,350	\$53,762	\$53,762
Private securities, market value.....	8,800	8,930	8,985	8,985
Loans and discounts secured by other collateral.....	230	.....	.....	.....
Accounts receivable.....	400	417	400	400
Due from customers for exchanges, money orders and steamship tickets sold..	1,963	2,155	2,520	1,640
Due from trust companies, banks and bankers.....	9,352	22,476	32,661	54,791
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	1,529	657	441	143
Legal tender notes and notes of national banks.....	4,350	4,425	2,950	2,603
Foreign currency.....	665	545	830	415
Foreign postage.....	200	200	59	59
Cash items.....	134	208	391	217
Other assets.....	2,598	2,118	2,062	2,362
Add for cents.....	1	3	2	3
Total resources.....	\$86,587	\$95,734	\$105,313	\$125,630
<b>LIABILITIES</b>				
Permanent capital.....	\$20,000	\$20,000	\$20,000	\$20,000
Surplus, including all undivided profits (market value).....	11,264	19,024	24,104	26,580
Deposits.....	55,073	56,479	61,027	78,800
Other liabilities.....	250	230	182	248
Add for cents.....	.....	1	.....	2
Total liabilities.....	\$86,587	\$95,734	\$105,313	\$125,630

QUARTERLY STATEMENTS

**ENRICO ORTOLANI, PRIVATE BANKER — BUFFALO**  
[120 Erie street; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value .....	\$20,000	\$20,000	\$20,000	\$20,000
Real estate owned.....	.....	4,600	4,600	4,600
Mortgages owned.....	14,060	15,700	17,025	15,525
Loans and discounts secured by other collateral.....	3,000	2,700	2,700	2,700
Due from trust companies, banks and bankers.....	51,620	20,172	16,795	27,647
Specie.....	65	91	161	177
Legal tender notes and notes of national banks.....	2,680	3,505	2,260	5,073
Foreign postage.....	.....	25	.....	.....
Other assets.....	1,589	925	925	925
Add for cents.....	.....	.....	1	.....
<b>Total resources.....</b>	<b>\$93,014</b>	<b>\$67,718</b>	<b>\$64,467</b>	<b>\$76,647</b>
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits (market value).....	1,883	2,571	3,412	3,102
Deposits.....	75,185	52,147	51,054	63,545
Bills payable.....	5,000	3,000	.....	.....
Other liabilities.....	946	.....	.....	.....
Add for cents.....	.....	.....	1	.....
<b>Total liabilities.....</b>	<b>\$93,014</b>	<b>\$67,718</b>	<b>\$64,467</b>	<b>\$76,647</b>



**MICHELE G. PASCA, PRIVATE BANKER — NEW YORK CITY**  
[2072 First avenue; organized 1914.]

13

QUARTERLY STATEMENTS

385

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 18, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$5,200	\$5,200	\$5,200	\$5,200
Real estate owned.....	128,000	128,000	128,000	128,000
Mortgages owned.....	6,400	6,400	6,400	6,400
Loans and discounts secured by other collateral.....			84	70
Loans, discounts and bills purchased not secured by collateral.....	6,481	4,345	3,435	2,425
Due from trust companies, banks and bankers.....	7,914	24,057	23,484	27,210
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	50	20	49	64
Legal tender notes and notes of national banks.....	2,612	984	753	1,615
Foreign currency.....		62	239	15
Foreign postage.....	10	180	81	20
Cash items.....	1,515	458	1,634	2,894
Other assets.....	22,431	2,038	2,177	2,404
Add for cents.....	1	3	3	2
<b>Total resources.....</b>	<b>\$180,864</b>	<b>\$171,997</b>	<b>\$171,789</b>	<b>\$176,569</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$15,000	\$15,000	\$15,000	\$15,000
Surplus, including all undivided profits (market value).....	65,697	64,403	64,600	64,849
Deposits.....	31,987	29,905	29,652	32,859
Due to trust companies, banks and bankers.....	3,000			
Rediscounts.....	700	600		
Other liabilities.....	64,480	62,088	62,536	63,860
Add for cents.....		1	1	1
<b>Total liabilities.....</b>	<b>\$180,864</b>	<b>\$171,997</b>	<b>\$171,789</b>	<b>\$176,569</b>

## ALFONSO PEPE &amp; SONS, PRIVATE BANKERS — BUFFALO

[336 Seneca street; organized 1914.]

Members of firm	Residence	Members of firm	Residence
ALFONSO PEPE .....	336 Seneca street, Buffalo.	ANTHONY PEPE .....	336 Seneca street, Buffalo.
FRANK PEPE .....	336 Seneca street, Buffalo.		

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value .....	\$7,000	\$7,000	\$7,000	\$7,000
Private securities, market value .....	2,000	2,000	2,000	2,000
Real estate owned .....	17,900	17,900	17,900	17,900
Mortgages owned .....	450	2,950	2,925	
Loans and discounts secured by bond and mtge., deed or other real estate col. ....				7,800
Loans, discounts and bills purchased not secured by collateral .....	860	610		1,857
Accounts receivable .....			860	
Due from trust companies, banks and bankers .....	45,922	35,196	34,554	39,039
Specie .....	81	1,109	1,115	989
Legal tender notes and notes of national banks .....	1,750	1,276	1,347	2,600
Foreign currency .....		70	147	100
Cash items .....	252		673	
Other assets .....	1,232	850	1,050	760
Add for cents .....	1		1	1
<b>Total resources .....</b>	<b>\$77,448</b>	<b>\$68,961</b>	<b>\$69,572</b>	<b>\$80,046</b>
<b>LIABILITIES</b>				
Permanent capital .....	\$15,000	\$15,000	\$15,000	\$15,000
Surplus, including all undivided profits (market value) .....	718	1,681	3,000	3,000
Deposits .....	60,769	52,112	50,969	61,122
Other liabilities .....	961	168	603	924
<b>Total liabilities .....</b>	<b>\$77,448</b>	<b>\$68,961</b>	<b>\$69,572</b>	<b>\$80,046</b>

LIONELLO PERERA, PRIVATE BANKER — NEW YORK CITY

[69 Wall street and 2261 First avenue; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$27,515	\$27,002	\$28,440	\$25,685
Private securities, market value.....	181,831	167,774	166,568	170,531
Real estate owned.....	81,704	81,363	81,000	81,000
Mortgages owned.....	1,500	1,500	1,500	1,500
Loans and discounts secured by bond and mtge., deed or other real estate col.	1,000	.....	.....	.....
Loans and discounts secured by other collateral.....	56,467	59,123	63,692	63,994
Loans, discounts and bills purchased not secured by collateral.....	20,689	18,540	25,902	18,578
Accounts receivable.....	14,622	7,934	1,168	1,517
Overdrafts.....	704	.....	361	90
Due from trust companies, banks and bankers.....	98,721	96,511	183,226	219,459
Deposits with express and steamship companies.....	750	750	750	750
Specie.....	2,410	772	1,912	4,047
Legal tender notes and notes of national banks.....	8,070	19,977	7,820	5,976
Federal reserve notes.....	.....	.....	4,830	5,540
Foreign currency.....	36,032	37,799	34,113	31,018
Foreign postage.....	247	201	331	313
Cash items.....	6,759	12,778	8,056	5,672
Other assets.....	7,454	5,092	5,301	5,885
Add for cents.....	5	6	2	4
<b>Total resources.....</b>	<b>\$546,480</b>	<b>\$537,122</b>	<b>\$614,972</b>	<b>\$641,559</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	73,968	71,939	100,723	116,932
Deposits.....	397,635	391,046	433,715	469,884
Due to trust companies, banks and bankers.....	10,669	.....	.....	.....
Bills payable.....	9,837	271	295	583
Other liabilities.....	4,369	23,865	30,238	4,159
Add for cents.....	2	1	1	1
<b>Total liabilities.....</b>	<b>\$546,480</b>	<b>\$537,122</b>	<b>\$614,972</b>	<b>\$641,559</b>

QUARTERLY STATEMENTS

387

**RAFFAELE PRISCO, PRIVATE BANKER — NEW YORK CITY**  
 [73 Mulberry street; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$10,000	\$10,000	\$10,000	\$10,000
Due from trust companies, banks and bankers.....	11,376	10,975	13,187	29,445
Deposits with express and steamship companies.....	250	250	250	250
Cash items.....	3,932	2,031	3,217	5,290
Total resources.....	\$25,558	\$23,256	\$26,654	\$44,985
<b>LIABILITIES</b>				
Permanent capital.....	\$7,000	\$7,743	\$7,000	\$7,000
Surplus, including all undivided profits (market value).....	452	1,105	3,140	22,128
Deposits.....	18,105	14,407	16,514	15,857
Add for cents.....	1	1	.....	.....
Total liabilities.....	\$25,558	\$23,256	\$26,654	\$44,985

**FRANK SAKSER, PRIVATE BANKER — NEW YORK CITY**  
 [82 Cortlandt street; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$20,546	\$20,546	\$20,546	\$15,471
Private securities, market value.....	28,822	28,252	33,165	8,175
Real estate owned.....	68,000	58,000	58,000	53,000
Loans and discounts secured by bond and mtge., deed or other real estate col. ....		1,175	2,700	1,100
Loans and discounts secured by other collateral.....	2,500			
Accounts receivable.....				273
Due from trust companies, banks and bankers.....	33,885	49,869	19,381	26,026
Foreign currency.....	1,431	1,012	1,097	652
Cash items.....	316	868	392	1,088
Other assets.....	1,600	1,600	1,600	1,600
Add for cents.....	2	2	1	2
<b>Total resources.....</b>	<b>\$157,102</b>	<b>\$161,324</b>	<b>\$136,882</b>	<b>\$112,387</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits (market value).....	63,427	78,182	84,112	55,526
Deposits.....	13,674	1,988	2,770	6,861
Other liabilities.....	30,000	31,153		
Add for cents.....	1	1		
<b>Total liabilities.....</b>	<b>\$157,102</b>	<b>\$161,324</b>	<b>\$136,882</b>	<b>\$112,387</b>

QUARTERLY STATEMENTS

## VINCENT SCHIRRIPA, PRIVATE BANKER — ALBANY

[104 Madison avenue; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$5,000	\$5,000	\$5,000	\$5,000
Real estate owned.....	12,000	12,000	.....	.....
Due from trust companies, banks and bankers.....	4,000	4,000	2,000	3,000
Legal tender notes and notes of national banks.....	1,300	600	901	700
Foreign currency.....	.....	.....	525	200
Foreign postage.....	.....	.....	40	100
Other assets.....	500	500	1,000	1,000
Total resources.....	\$22,800	\$22,100	\$9,466	\$10,000
<b>LIABILITIES</b>				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits (market value).....	7,573	11,622	2,336	1,224
Deposits.....	2,927	1,978	2,130	.....
Due to trust companies, banks and bankers.....	.....	.....	.....	3,776
Other liabilities.....	7,300	3,500	.....	.....
Total liabilities.....	\$22,800	\$22,100	\$9,466	\$10,000

**HENRY J. SCHNITZER, PRIVATE BANKER — NEW YORK CITY**  
 [141 Washington street; organized 1914.]

QUARTERLY STATEMENTS

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value .....	\$180,577	\$181,100		\$170,935
Private securities, market value .....			\$228,785	89,050
Real estate owned .....	55,000	55,000	55,000	55,000
Accounts receivable .....	250	250		
Due from trust companies, banks and bankers .....	64,326	55,102	84,499	122,617
Deposits with express and steamship companies .....			250	250
Foreign currency .....	67,738	81,002	74,472	59,233
Cash items .....	5,243	1,429	3,840	7,701
Other assets .....		954	3,594	1,152
Add for cents .....	1	1	1	2
<b>Total resources .....</b>	<b>\$373,135</b>	<b>\$374,838</b>	<b>\$450,441</b>	<b>\$505,940</b>
<b>LIABILITIES</b>				
Permanent capital .....	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits (market value) .....	36,159	49,418	115,113	151,397
Deposits .....	77,279	67,968	73,092	86,402
Due to trust companies, banks and bankers .....	1,531	1,774	6,560	11,675
Other liabilities .....	8,165	5,676	5,675	6,464
Add for cents .....	2	2	1	2
<b>Total liabilities .....</b>	<b>\$373,135</b>	<b>\$374,838</b>	<b>\$450,441</b>	<b>\$505,940</b>

**SIGMUND GEZA SCHWABACH, PRIVATE BANKER — NEW YORK CITY**  
 [1347 First avenue; organized 1915.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....				\$5,317
Due from trust companies, banks and bankers.....				2,729
Specie.....				51
Legal tender notes and notes of national banks.....				605
Federal reserve notes.....				120
Foreign currency.....				282
Cash items.....				281
Other assets.....				2,093
Add for cents.....				3
Total resources.....				\$11,481
<b>LIABILITIES</b>				
Permanent capital.....				\$5,000
Surplus, including all undivided profits (market value).....				3,437
Deposits.....				3,043
Add for cents.....				1
Total liabilities.....				\$11,481



**RAPHAEL SCOTTO, PRIVATE BANKER — BROOKLYN**  
 [238 Columbia street; organized 1914.]

QUARTERLY STATEMENTS

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 28, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$24,790	\$24,790	\$24,790	\$19,790
Private securities, market value.....	2,200	2,200	2,200	2,200
Real estate owned.....	34,500	34,500	34,500	34,500
Mortgages owned.....	14,880	12,745	10,075	9,975
Loans and discounts secured by bond and mtge., deed or other real estate col.	3,861	2,210	1,625	1,625
Loans and discounts secured by other collateral.....	3,640	4,375	3,600	1,400
Loans, discounts and bills purchased not secured by collateral.....	5,599	5,617	6,202	7,346
Due from customers for exchanges, money orders and steamship tickets sold..	9	9	9	9
Due from trust companies, banks and bankers.....	8,552	18,229	15,492	20,367
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	546	1,767	2,028	2,413
Legal tender notes and notes of national banks.....	4,359	8,260	10,600	15,525
Federal reserve notes.....			1,000	4,210
Foreign currency.....	1,954	1,554	906	1,572
Foreign postage.....	186			
Cash items.....	4,863	511	2,461	6,350
Other assets.....	7,601	2,000	2,000	2,000
Add for cents.....	3	3	3	2
<b>Total resources.....</b>	<b>\$117,293</b>	<b>\$119,020</b>	<b>\$117,741</b>	<b>\$129,534</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$15,000	\$15,000	\$15,000	\$15,000
Surplus, including all undivided profits (market value).....	6,178	7,360	7,201	7,653
Deposits.....	68,122	76,659	75,540	86,881
Due to trust companies, banks and bankers.....	2,241			
Other liabilities.....	25,751	20,000	20,000	20,000
Add for cents.....	1	1		
<b>Total liabilities.....</b>	<b>\$117,293</b>	<b>\$119,020</b>	<b>\$117,741</b>	<b>\$129,534</b>

**JOSEPH SESSA, PRIVATE BANKER — BROOKLYN**  
 [40 Union street, 467 Carroll street and 6323 Fourth avenue; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$50,000	\$50,000	\$50,000	\$50,000
Private securities, market value.....	8,010	2,496	2,290	2,290
Real estate owned.....	17,000	17,000	17,000	17,000
Mortgages owned.....	46,075	47,575	49,075	44,575
Loans and discounts secured by bond and mtge., deed or other real estate col.	4,030	3,125	4,670	5,355
Loans and discounts secured by other collateral.....	2,120	.....	2,565	350
Loans, discounts and bills purchased not secured by collateral.....	1,080	564	814	100
Accounts receivable.....	644	928	945	858
Due from customers for exchanges, money orders and steamship tickets sold..	953	524	310	414
Due from trust companies, banks and bankers.....	43,621	56,970	68,665	95,437
Deposits with express and steamship companies.....	750	750	750	750
Specie.....	1,229	2,960	3,280	1,539
Legal tender notes and notes of national banks.....	32,332	16,054	15,519	23,474
Foreign currency.....	670	500	605	1,440
Foreign postage.....	750	750	200	750
Cash items.....	729	497	1,635	620
Other assets.....	2,000	2,000	2,550	2,000
Add for cents.....	2	3	1	1
<b>Total resources.....</b>	<b>\$211,995</b>	<b>\$202,694</b>	<b>\$220,874</b>	<b>\$246,953</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value).....	10,204	8,912	15,345	22,585
Deposits.....	171,790	163,781	174,796	194,367
Due to trust companies, banks and bankers.....	.....	.....	732	.....
Add for cents.....	1	1	1	1
<b>Total liabilities.....</b>	<b>\$211,995</b>	<b>\$202,694</b>	<b>\$220,874</b>	<b>\$246,953</b>

**FRANCIS R. STABLE, PRIVATE BANKER — NEW YORK CITY**  
 [189 Grand street; organized 1914.]

QUARTERLY STATEMENTS

395

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 13, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$5,105	\$5,000	\$5,000	\$5,000
Loans and discounts secured by other collateral.....			377	62
Loans, discounts and bills purchased not secured by collateral.....			547	252
Accounts receivable.....			84	
Due from trust companies, banks and bankers.....	22,169	21,889	24,619	34,464
Specie.....	1,799	394	529	634
Legal tender notes and notes of national banks.....	1,166	1,219	1,002	1,854
Foreign currency.....	10,601	5,288	3,268	1,279
Foreign postage.....	165	8	230	170
Cash items.....	392	675	519	612
Other assets.....	1,674	1,651	1,665	2,079
Add for cents.....	1	3	3	3
<b>Total resources.....</b>	<b>\$43,072</b>	<b>\$36,127</b>	<b>\$37,843</b>	<b>\$46,409</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits (market value).....	2,778	3,642	3,987	6,300
Deposits.....	28,594	22,129	22,413	24,876
Due to trust companies, banks and bankers.....	1,499		616	427
Other liabilities.....	200	356	825	4,805
Add for cents.....	1		2	1
<b>Total liabilities.....</b>	<b>\$43,072</b>	<b>\$36,127</b>	<b>\$37,843</b>	<b>\$46,409</b>

## C. TARABELLA &amp; CO., PRIVATE BANKERS — NEW YORK CITY

[85 Park street and 121 Worth street; organized 1914.]

Members of firm	Residence	Members of firm	Residence
JAMES TARABELLA.....	270 Winthrop street, Brooklyn.	LUCY TARABELLA.....	270 Winthrop street, Brooklyn.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$6,147	\$6,147	\$5,122	\$5,122
Loans and discounts secured by bond and mtge., deed or other real estate col.	761	.....	.....	564
Loans and discounts secured by other collateral.....	208	132	.....	.....
Loans, discounts and bills purchased not secured by collateral.....	307	537	523	255
Due from customers for exchanges, money orders and steamship tickets sold..	356	158	212	378
Due from trust companies, banks and bankers.....	1,102	2,043	1,879	4,383
Deposits with express and steamship companies.....	.....	.....	250	250
Foreign currency.....	18	49	15	1,107
Foreign postage.....	.....	50	175	233
Cash items.....	159	277	625	660
Other assets.....	250	250	250	250
Add for cents.....	1	2	3	4
<b>Total resources.....</b>	<b>\$9,309</b>	<b>\$9,645</b>	<b>\$9,054</b>	<b>\$13,206</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$2,000	\$2,000	\$2,000	\$2,000
Surplus, including all undivided profits (market value).....	3,501	3,594	4,473	6,942
Deposits.....	3,208	3,248	2,497	4,201
Due to trust companies, banks and bankers.....	.....	.....	.....	32
Bills payable.....	600	800	.....	.....
Other liabilities.....	.....	3	82	30
Add for cents.....	.....	.....	2	1
<b>Total liabilities.....</b>	<b>\$9,309</b>	<b>\$9,645</b>	<b>\$9,054</b>	<b>\$13,206</b>

**GUISEPPE TERMINI, PRIVATE BANKER — NEW YORK CITY**  
 [3 Mulberry street; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value .....	\$22,430	\$22,162	\$19,832	\$19,832
Real estate owned .....	17,000	17,000	12,000	12,000
Mortgages owned .....	500	500	500	500
Accounts receivable .....	12,296	12,296	1,229	1,229
Due from trust companies, banks and bankers .....	1,882	1,312	4,191	3,645
Deposits with express and steamship companies .....				250
Specie .....	350	350	50	150
Legal tender notes and notes of national banks .....	4,025	1,906	2,810	2,049
Federal reserve notes .....			150	900
Foreign currency .....		47	162	136
Foreign postage .....			180	175
Other assets .....	813	834	1,130	998
Add for cents .....	3	2	3	1
Total resources .....	\$59,299	\$56,409	\$42,237	\$41,865
<b>LIABILITIES</b>				
Permanent capital .....	\$5,000	\$5,000	\$2,500	\$2,500
Surplus, including all undivided profits (market value) .....	15,645	16,216	4,359	4,720
Deposits .....	31,054	27,593	29,877	29,069
Other liabilities .....	7,600	7,600	5,500	5,575
Add for cents .....			1	1
Total liabilities .....	\$59,299	\$56,409	\$42,237	\$41,865

QUARTERLY STATEMENTS

**FELICE TOCCI, PRIVATE BANKER — NEW YORK CITY**  
[89 Park street; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$17,337	\$22,652	\$22,675	\$22,827
Private securities, market value.....	9,575	3,910	3,540	3,490
Loans and discounts secured by other collateral.....	700	700	700	700
Loans, discounts and bills purchased not secured by collateral.....	3,504	3,554	3,855	5,175
Accounts receivable.....	42	28	10	16
Due from customers for exchanges, money orders and steamship tickets sold.....	30	125	40	30
Overdrafts.....	17	27		
Due from trust companies, banks and bankers.....	11,328	7,174	15,601	28,179
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	103	92	45	55
Legal tender notes and notes of national banks.....	748	1,190	1,522	3,112
Foreign currency.....	779	882	270	567
Foreign postage.....	100	50	100	150
Cash items.....	305	362	318	818
Other assets.....	2,613	2,514	2,908	2,701
Add for cents.....	3	3	2	2
<b>Total resources.....</b>	<b>\$47,434</b>	<b>\$43,513</b>	<b>\$51,836</b>	<b>\$68,072</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits (market value).....	2,998	8,932	14,028	27,796
Deposits.....	28,959	24,363	24,408	26,889
Due to trust companies, banks and bankers.....	1,976			
Other liabilities.....	3,500	217	3,399	3,386
Add for cents.....	1	1	1	1
<b>Total liabilities.....</b>	<b>\$47,434</b>	<b>\$43,513</b>	<b>\$51,836</b>	<b>\$68,072</b>

# VERRILLI BROTHERS, PRIVATE BANKERS — NEW YORK CITY

[129 Mulberry street; organized 1914.]

Members of firm
Residence
Members of firm
Residence  
Rocco VERRILLI..... 129 Mulberry street, New York City.
LEONARDO VERRILLI..... 129 Mulberry street, New York City.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$19,775	\$19,900	\$19,700	\$19,850
Accounts receivable.....	28	10	12	6
Due from trust companies, banks and bankers.....	18,616	11,164	12,666	19,027
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	410	31	21	15
Legal tender notes and notes of national banks.....	1,158	574	525	200
Federal reserve notes.....			325	640
Foreign currency.....	9	7	841	1,326
Foreign postage.....	16	51	76	96
Cash items.....	70	492	93	16
Other assets.....	543	297	516	309
Add for cents.....	2	2	3	1
Total resources.....	\$40,877	\$32,778	\$35,028	\$41,736
<b>LIABILITIES</b>				
Permanent capital.....	\$4,000	\$4,000	\$4,000	\$4,000
Surplus, including all undivided profits (market value).....	7,126	1,275	5,297	9,891
Deposits.....	29,554	25,441	25,467	27,784
Other liabilities.....	196	2,062	262	61
Add for cents.....	1		2	
Total liabilities.....	\$40,877	\$32,778	\$35,028	\$41,736

QUARTERLY STATEMENTS

**ENRICO VIGGIANI, PRIVATE BANKER — NEW YORK CITY**  
[2167 First avenue; organized 1914.]

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value.....	\$15,000	\$15,000	\$15,000	\$15,000
Loans and discounts secured by bond and mtge., deed or other real estate col.	1,700	1,700	1,000	1,000
Loans, discounts and bills purchased not secured by collateral.....	185	185	.....	.....
Due from trust companies, banks and bankers.....	7,974	12,509	15,135	20,169
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	.....	12	103	218
Legal tender notes and notes of national banks.....	908	1,620	113	228
Foreign currency.....	10,563	2,599	704	996
Foreign postage.....	57	57	116	417
Cash items.....	127	874	154	363
Other assets.....	2,000	2,106	1,106	1,038
Add for cents.....	2	.....	1	1
<b>Total resources.....</b>	<b>\$38,766</b>	<b>\$36,912</b>	<b>\$33,682</b>	<b>\$39,680</b>
<b>LIABILITIES</b>				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits (market value).....	5,200	5,318	5,450	7,687
Deposits.....	20,363	17,241	18,232	21,565
Due to trust companies, banks and bankers.....	.....	3,000	.....	97
Bills payable.....	3,203	1,263	.....	.....
Other liabilities.....	.....	90	.....	330
Add for cents.....	.....	.....	.....	1
<b>Total liabilities.....</b>	<b>\$38,766</b>	<b>\$36,912</b>	<b>\$33,682</b>	<b>\$39,680</b>



**HENRY C. ZARO, PRIVATE BANKER — NEW YORK CITY**  
 [1-3 Third avenue; organized 1914.]

QUARTERLY STATEMENTS

401

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value .....	\$11,142	\$11,142	\$10,105	\$10,105
Due from customers for exchanges, money orders and steamship tickets sold ..	700	.....	.....	.....
Due from trust companies, banks and bankers .....	1,307	1,395	2,508	1,307
Deposits with express and steamship companies .....	250	250	250	250
Specie .....	.....	.....	.....	55
Legal tender notes and notes of national banks .....	10	46	.....	100
Foreign currency .....	948	896	1,103	1,137
Foreign postage .....	62	62	.....	.....
Cash items .....	.....	.....	223	.....
Add for cents .....	1	3	1	.....
Total resources .....	\$14,420	\$13,794	\$14,190	\$12,954
LIABILITIES				
Permanent capital .....	\$14,316	\$13,358	\$10,000	\$10,000
Surplus, including all undivided profits (market value) .....	.....	.....	1,429	1,993
Deposits .....	104	435	1,261	961
Other liabilities .....	.....	.....	1,500	.....
Add for cents .....	.....	1	.....	.....
Total liabilities .....	\$14,420	\$13,794	\$14,190	\$12,954

A. ZWILCHENBART AND MARTIN GASSER AND COMPANY PRIVATE BANKERS — NEW YORK CITY

[61 Greenwich street; organized 1914.]

Members of firm Residence  
JOHN N. SPANS ..... 60 Beach street, Stapleton.

Members of firm Residence  
CARL IM OBERSTEG ..... Bundestrasse, Basle, Switzerland.

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.: Public securities, market value .....	\$5,000	\$5,247	\$5,209	\$5,218
Due from trust companies, banks and bankers .....	284	49	80	85
Specie .....		50		
Legal tender notes and notes of national banks .....	637	323	240	72
Foreign currency .....	440	182	504	514
Add for cents .....	1	1	1	1
<b>Total resources</b> .....	<b>\$6,362</b>	<b>\$5,852</b>	<b>\$6,034</b>	<b>\$5,890</b>
<b>LIABILITIES.</b>				
Permanent capital .....	\$6,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits (market value) .....	333	778	935	870
Deposits .....	28	74	99	20
Add for cents .....	1			
<b>Total liabilities</b> .....	<b>\$6,362</b>	<b>\$5,852</b>	<b>\$6,034</b>	<b>\$5,890</b>

*SUMMARY showing the Aggregate Resources and Liabilities of the Private Bankers, as exhibited by their reports to the Superintendent of Banks on the several dates named below*

RESOURCES	Statement of condition Dec. 24, 1914	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915
Stocks and bonds, viz.:				
Public securities, market value.....	\$2,217,117	\$1,954,881	\$1,861,644	\$2,006,498
Private securities, market value.....	2,980,653	2,562,936	2,760,754	2,669,736
Real estate owned.....	5,573,448	4,655,295	3,892,937	3,736,190
Mortgages owned.....	1,434,865	1,314,166	1,203,807	1,274,140
Loans and discounts secured by bond and mtge., deed or other real estate col.	281,079	178,086	189,059	153,135
Loans and discounts secured by other collateral.....	450,320	247,565	302,091	266,657
Loans, discounts and bills purchased not secured by collateral.....	403,768	314,562	398,548	359,474
Accounts receivable.....	220,669	113,336	90,859	40,161
Due from customers for exchanges, money orders and steamship tickets sold..	26,050	15,321	19,639	11,431
Overdrafts.....	18,900	2,232	6,394	4,027
Due from trust companies, banks and bankers.....	3,774,555	2,219,353	2,337,253	2,717,118
Deposits with express and steamship companies.....	15,357	13,002	14,400	12,826
Specie.....	99,179	46,460	47,892	34,010
Legal tender notes and notes of national banks.....	291,919	274,534	216,091	238,693
Federal reserve notes.....			12,573	24,350
Foreign currency.....	182,488	173,257	164,383	168,104
Foreign postage.....	3,554	3,382	7,754	5,401
Cash items.....	56,314	43,197	51,410	116,659
Other assets.....	431,672	237,400	214,818	255,471
Add for cents.....	185	176	189	192
<b>Total resources.....</b>	<b>\$18,462,092</b>	<b>\$14,369,141</b>	<b>\$13,792,495</b>	<b>\$14,094,273</b>
<b>LIABILITIES.</b>				
Permanent capital.....	\$2,075,719	\$1,872,935	\$1,937,099	\$1,892,590
Surplus, including all undivided profits (market value).....	3,149,602	2,114,214	1,507,782	1,607,871
Deposits.....	9,814,428	7,222,306	7,478,089	7,614,687
Due to trust companies, banks and bankers.....	68,777	22,963	26,018	21,747
Bills payable.....	1,491,010	1,416,726	1,372,872	1,382,336
Rediscounts.....	20,332	31,134	26,359	26,137
Other liabilities.....	1,842,139	1,688,775	1,444,177	1,548,806
Add for cents.....	85	88	99	99
<b>Total liabilities.....</b>	<b>\$18,462,092</b>	<b>\$14,369,141</b>	<b>\$13,792,495</b>	<b>\$14,094,273</b>

QUARTERLY STATEMENTS

403

SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN  
GREATER NEW YORK  
STATE BANKS

1914	October 3	October 10	October 17	October 24	October 31	November
Loans and investments . . . . .	\$330,521,600	\$326,044,200	\$325,334,200	\$322,097,100	\$320,632,500	\$319,614,700
Gold . . . . .	49,834,700	50,247,500	49,582,000	48,745,100	49,758,500	49,863,600
Currency and bank notes . . . . .	34,489,300	37,316,700	36,380,700	36,181,400	37,396,500	39,393,800
Deposits . . . . .	412,046,900	412,645,600	412,119,100	403,960,100	404,462,600	415,939,500
Reserve on deposits . . . . .	100,883,000	105,182,200	102,984,900	101,132,400	103,042,200	106,789,600
Percentage of reserve . . . . .	27.8	28.6	28.3	28.1	28.5	29.5
TRUST COMPANIES						
Loans and investments . . . . .	\$1,114,925,300	\$1,102,307,500	\$1,103,621,600	\$1,101,081,000	\$1,102,541,100	\$1,099,950,200
Gold . . . . .	82,577,000	82,988,700	81,390,600	81,164,900	80,415,600	83,379,900
Currency and bank notes . . . . .	26,762,200	24,518,000	25,332,000	27,302,500	27,245,100	26,400,100
Deposits . . . . .	1,206,211,400	1,189,296,800	1,189,180,900	1,188,475,400	1,193,696,800	1,205,880,700
Reserve on deposits . . . . .	236,814,000	234,609,400	232,309,700	236,705,500	241,997,300	249,399,100
Percentage of reserve . . . . .	24.7	24.7	24.7	25.1	25.6	26.2
STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES						
Loans and investments . . . . .	\$569,543,200	\$563,468,100	\$562,581,100	\$560,651,700	\$560,829,600	\$560,360,300
Gold . . . . .	41,335,600	42,598,400	41,136,800	40,690,500	40,947,500	42,000,200
Currency and bank notes . . . . .	13,634,300	13,040,900	13,537,200	14,190,600	13,958,600	13,020,600
Total deposits . . . . .	644,065,000	638,881,500	638,576,800	635,623,400	634,772,400	640,327,000
Deposits, eliminating amounts due from reserve depositories and from other banks and trust companies in New York city and exchanges . . . . .	563,553,400	557,950,000	557,569,700	556,132,300	552,798,500	555,179,500
Reserve on deposits . . . . .	138,562,600	139,997,600	139,106,100	138,465,200	139,007,200	142,797,200
Percentage of reserve . . . . .	26.4	26.6	26.7	26.5	26.5	27.1

STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (Continued)

STATE BANKS

1914	November 14	November 21	November 28	December 5	December 12	December 19
Loans and investments . . . . .	\$320,341,100	\$322,247,000	\$324,216,900	\$322,024,400	\$318,928,800	\$317,384,000
Gold . . . . .	48,658,100	47,048,900	47,316,800	45,336,800	43,704,400	43,836,100
Currency and bank notes . . . . .	38,774,500	37,261,700	36,007,200	34,202,900	33,227,900	33,742,300
Deposits . . . . .	410,268,200	409,228,400	404,406,900	403,273,300	394,209,700	403,769,800
Reserve on deposits . . . . .	106,146,800	103,889,900	103,284,400	100,243,100	96,831,700	100,083,200
Percentage of reserve . . . . .	29.3	29.5	29.4	29.2	28.6	29.7

TRUST COMPANIES

Loans and investments . . . . .	\$1,099,925,200	\$1,103,917,000	\$1,113,036,600	\$1,121,958,700	\$1,129,844,900	\$1,134,545,200
Gold . . . . .	82,264,300	80,975,600	80,796,800	81,348,200	80,910,800	81,910,900
Currency and bank notes . . . . .	23,676,200	22,436,200	19,764,600	18,121,300	18,175,400	18,037,300
Deposits . . . . .	1,192,109,100	1,199,174,700	1,207,535,300	1,223,614,100	1,223,393,600	1,230,670,800
Reserve on deposits . . . . .	242,988,100	241,162,100	241,872,600	242,738,600	242,379,700	236,707,600
Percentage of reserve . . . . .	25.8	25.4	25.1	25.1	24.9	24.3

STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES

Loans and investments . . . . .	\$560,379,100	\$561,111,700	\$559,586,600	\$558,132,800	\$560,056,700	\$558,491,600
Gold . . . . .	41,489,400	41,739,200	41,772,500	42,142,900	42,214,600	42,494,400
Currency and bank notes . . . . .	13,376,500	12,899,000	12,398,400	12,262,100	12,204,000	12,257,800
Total deposits . . . . .	637,883,400	636,683,500	634,945,500	638,051,400	636,963,900	640,909,000
Deposits, eliminating amounts due from reserve depositories and from other banks and trust companies in New York city and exchanges . . . . .	553,324,300	553,451,200	554,152,900	552,825,200	553,398,500	555,412,400
Reserve on deposits . . . . .	142,987,300	140,895,600	139,688,300	143,100,000	142,684,300	144,831,700
Percentage of reserve . . . . .	27.2	26.8	26.7	27.2	27.1	27.3

WEEKLY STATEMENTS

STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (Continued)  
STATE BANKS

1914	December 26	January 2*	January 9*	January 16*	January 23*	January 30*
Loans and investments . . . . .	\$321,991,300	\$320,206,400	\$322,594,900	\$328,280,600	\$329,062,600	\$330,407,900
Gold . . . . .	42,616,600	42,888,400	41,917,600	41,394,200	39,436,100	39,711,600
Currency and bank notes . . . . .	32,992,600	32,178,300	34,784,900	32,937,700	32,415,900	30,649,100
Deposits . . . . .	403,238,700	405,919,200	422,514,200	422,640,800	422,099,500	414,061,200
Reserve on deposits . . . . .	99,315,200	99,745,700	102,633,900	102,428,200	100,677,200	97,804,700
Percentage of reserve . . . . .	29	29	29.5	28.8	28.4	28
TRUST COMPANIES						
Loans and investments . . . . .	\$1,138,806,200	\$1,139,110,900	\$1,137,474,000	\$1,127,783,700	\$1,121,822,200	\$1,120,553,400
Gold . . . . .	83,129,500	83,776,500	85,769,600	84,842,100	86,470,300	86,975,500
Currency and bank notes . . . . .	16,593,400	16,606,200	18,310,000	17,197,400	15,943,400	20,921,800
Deposits . . . . .	1,232,502,400	1,241,368,200	1,253,976,100	1,247,021,000	1,258,905,200	1,266,300,400
Reserve on deposits . . . . .	241,495,700	238,563,600	237,493,700	252,886,700	269,541,500	275,340,800
Percentage of reserve . . . . .	24.5	24.1	23.9	25.2	26.5	26.9
STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES						
Loans and investments . . . . .	\$561,887,100	\$561,931,500	\$561,408,300	\$555,130,900	\$555,101,200	\$554,327,600
Gold . . . . .	42,688,300	43,263,200	43,602,000	43,218,900	43,342,700	43,142,700
Currency and bank notes . . . . .	12,267,300	12,595,100	12,220,000	11,241,400	10,891,800	10,892,300
Total deposits . . . . .	644,754,000	645,579,300	645,095,400	644,302,700	650,162,900	650,007,100
Deposits, eliminating amounts due from reserve depositories and from other banks and trust companies in New York city and exchanges . . . . .	556,022,200	560,108,200	563,483,900	555,720,900	557,080,000	556,561,500
Reserve on deposits . . . . .	148,470,500	145,543,800	140,338,500	146,997,200	151,805,300	152,654,200
Percentage of reserve . . . . .	28.8	27.9	26.2	27.3	28	28.3

\* For 1915.

STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (Continued)

STATE BANKS

1915	February 6	February 13	February 20	February 27	March 6	March 13
Loans and investments . . . . .	\$332,601,500	\$332,169,300	\$332,583,200	\$330,972,400	\$330,495,800	\$330,707,300
Gold . . . . .	40,768,200	40,106,300	39,623,100	38,753,700	38,055,300	39,331,500
Currency and bank notes . . . . .	28,191,400	27,310,000	25,924,000	25,408,800	25,131,100	26,915,400
Deposits . . . . .	423,007,400	417,096,800	421,648,200	412,857,700	418,668,100	422,221,800
Reserve on deposits . . . . .	96,607,500	95,881,500	94,585,900	92,203,800	92,928,400	95,624,100
Percentage of reserve . . . . .	27.3	27.2	26.9	26.5	26.6	27.2

TRUST COMPANIES

Loans and investments . . . . .	\$1,136,214,300	\$1,146,253,800	\$1,156,081,100	\$1,165,506,900	\$1,158,713,800	\$1,169,027,500
Gold . . . . .	87,885,000	86,543,900	86,479,600	85,535,700	86,189,400	85,439,100
Currency and bank notes . . . . .	15,521,900	13,552,700	13,322,600	15,280,900	15,910,700	14,868,000
Deposits . . . . .	1,274,454,700	1,271,831,100	1,297,154,100	1,305,576,500	1,312,372,100	1,308,108,800
Reserve on deposits . . . . .	265,922,400	247,179,300	258,862,800	260,960,200	266,807,900	259,853,100
Percentage of reserve . . . . .	26.2	24.7	25.7	26.7	26.2	25.7

STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES

Loans and investments . . . . .	\$554,046,700	\$554,326,100	\$555,915,900	\$560,642,700	\$559,341,800	\$559,988,500
Gold . . . . .	43,591,100	42,872,700	43,950,200	44,104,400	44,011,200	43,883,200
Currency and bank notes . . . . .	10,300,600	10,290,800	10,085,400	10,101,600	9,853,200	9,758,100
Total deposits . . . . .	643,427,000	642,500,500	656,355,800	651,358,300	649,153,200	648,820,700
Deposits, eliminating amounts due from reserve depositories and from other banks and trust companies in New York city and exchanges . . . . .	557,025,700	560,399,400	565,315,500	566,432,700	565,013,000	566,630,100
Reserve on deposits . . . . .	145,081,600	140,851,900	150,129,700	143,074,700	139,740,000	138,528,300
Percentage of reserve . . . . .	27.4	27	28.4	27.4	26.7	26.7

WEEKLY STATEMENTS

## STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (Continued)

## STATE BANKS

1915	March 20	March 27	April 3	April 10	April 17	April 24
Loans and investments . . . . .	\$333,939,300	\$335,843,500	\$337,646,500	\$336,882,900	\$336,229,300	\$336,786,600
Gold . . . . .	43,410,600	41,787,700	40,695,500	39,919,300	40,094,600	40,393,300
Currency and bank notes . . . . .	25,877,800	26,046,100	24,261,100	24,179,700	25,802,200	25,300,400
Deposits . . . . .	426,334,700	428,286,500	434,641,200	435,597,900	450,175,600	450,378,500
Reserve on deposits . . . . .	99,544,400	98,751,800	96,811,700	97,010,100	98,767,100	99,132,600
Percentage of reserve . . . . .	27.7	27.7	27.2	27.4	28	28

## TRUST COMPANIES

Loans and investments . . . . .	\$1,186,786,300	\$1,195,133,500	\$1,196,436,700	\$1,205,080,200	\$1,203,322,800	\$1,210,284,200
Gold . . . . .	86,014,100	85,628,100	85,760,400	87,524,000	88,926,400	89,100,500
Currency and bank notes . . . . .	16,860,900	16,544,300	16,326,800	16,213,400	15,232,300	15,263,300
Deposits . . . . .	1,334,115,300	1,345,467,600	1,362,689,200	1,354,042,200	1,368,021,900	1,391,728,600
Reserve on deposits . . . . .	266,116,500	271,029,200	277,925,500	262,780,400	273,309,000	289,114,800
Percentage of reserve . . . . .	25.9	25.9	26.3	25.3	26.1	27.2

## STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES

Loans and investments . . . . .	\$559,233,900	\$559,963,400	\$560,578,900	\$561,016,600	\$565,595,900	\$570,378,100
Gold . . . . .	44,109,500	43,932,500	43,691,700	44,211,800	44,615,500	44,871,700
Currency and bank notes . . . . .	9,834,500	9,920,400	9,875,800	9,781,600	9,779,100	9,521,800
Total deposits . . . . .	656,037,600	661,157,500	670,274,200	675,458,100	682,862,100	696,786,900
Deposits, eliminating amounts due from reserve depositories and from other banks and trust companies in New York city and exchanges . . . . .	567,075,000	568,118,000	570,443,000	574,700,400	580,136,300	586,637,400
Reserve on deposits . . . . .	145,853,700	150,421,500	156,201,900	158,267,200	161,092,100	168,999,500
Percentage of reserve . . . . .	27.8	28.3	29.2	29.4	29.4	30.4



STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (Continued)  
STATE BANKS

WEEKLY STATEMENTS

1915	May 1	May 8	May 15	May 22	May 29	June 5
<b>Loans and investments</b> . . . . .	\$339,094,200	\$342,336,500	\$337,963,800	\$332,285,100	\$330,988,900	\$335,418,700
Gold . . . . .	40,682,100	42,189,200	44,049,500	46,148,000	47,522,400	50,738,800
Currency and bank notes . . . . .	25,225,300	22,974,100	25,427,300	26,806,900	29,195,300	29,514,100
Deposits . . . . .	447,007,300	465,090,800	451,028,800	433,809,100	433,542,300	448,924,000
Reserve on deposits . . . . .	99,323,300	100,618,900	103,830,200	107,723,800	111,795,600	113,733,000
Percentage of reserve . . . . .	27.7	27.7	28.8	30.2	30.9	30.9
<b>TRUST COMPANIES</b>						
<b>Loans and investments</b> . . . . .	\$1,219,438,600	\$1,248,886,300	\$1,259,462,900	\$1,243,974,500	\$1,248,895,800	\$1,250,091,600
Gold . . . . .	90,628,500	99,056,600	96,029,700	96,244,700	96,996,300	96,805,000
Currency and bank notes . . . . .	19,127,000	28,001,500	15,222,500	14,347,300	15,492,100	12,278,500
Deposits . . . . .	1,416,059,700	1,484,527,700	1,451,994,000	1,437,781,700	1,464,542,200	1,471,161,600
Reserve on deposits . . . . .	304,742,100	323,096,400	310,417,500	310,045,400	332,574,000	329,998,600
Percentage of reserve . . . . .	28	28.5	27.5	27.8	29.1	29.1
<b>STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES</b>						
<b>Loans and investments</b> . . . . .	\$569,857,000	\$571,554,400	\$576,171,400	\$574,120,500	\$574,744,500	\$574,125,700
Gold . . . . .	45,137,800	45,713,700	46,221,500	48,309,700	49,281,300	49,548,700
Currency and bank notes . . . . .	9,414,900	9,360,800	9,406,600	9,177,200	9,432,900	9,311,200
Total deposits . . . . .	702,705,000	706,678,900	708,686,500	706,683,800	720,732,000	717,476,400
Deposits, eliminating amounts due from reserve depositories and from other banks and trust companies in New York						
City and exchanges . . . . .	586,490,900	587,045,100	589,346,300	591,807,800	591,931,300	589,847,700
Reserve on deposits . . . . .	176,033,000	179,126,600	181,054,400	178,277,800	193,179,100	191,228,000
Percentage of reserve . . . . .	31.2	31.6	31.6	31.2	32.8	32.8

STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (Continued)  
STATE BANKS

1915	June 12	June 19	June 26	July 3	July 10	July 17
Loans and investments . . . . .	\$339,500,500	\$336,730,900	\$337,961,800	\$340,597,000	\$343,902,900	\$345,842,000
Gold . . . . .	49,408,100	51,217,800	50,295,100	49,972,000	49,535,400	48,216,400
Currency and bank notes . . . . .	27,179,900	25,804,700	25,445,300	26,312,000	25,784,300	25,259,700
Deposits . . . . .	444,562,100	443,362,300	440,058,000	452,110,000	452,325,300	452,287,400
Reserve on deposits . . . . .	107,397,100	108,162,100	107,977,200	110,175,300	109,139,800	106,813,600
Percentage of reserve . . . . .	29.2	29.6	29.4	29.8	29.3	28.9
TRUST COMPANIES						
Loans and investments . . . . .	\$1,243,531,300	\$1,252,417,400	\$1,227,764,900	\$1,247,073,900	\$1,260,359,900	\$1,259,451,000
Gold . . . . .	97,446,100	99,129,300	100,877,400	101,408,700	100,579,400	102,651,000
Currency and bank notes . . . . .	18,953,900	13,396,700	19,937,600	19,635,400	18,770,500	19,217,700
Deposits . . . . .	1,441,799,700	1,455,741,100	1,470,901,100	1,509,946,900	1,512,722,400	1,521,103,200
Reserve on deposits . . . . .	317,864,100	319,402,100	332,390,700	332,944,800	327,549,500	331,237,500
Percentage of reserve . . . . .	28.5	28.6	29.2	28.8	28.2	28.5
STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES						
Loans and investments . . . . .	\$575,659,200	\$576,562,800	\$580,567,100	\$588,861,200	\$596,369,900	\$595,340,300
Gold . . . . .	49,455,500	49,212,100	49,096,800	48,976,500	49,049,900	48,696,400
Currency and bank notes . . . . .	9,596,000	9,287,900	9,753,200	9,457,400	9,329,300	9,741,200
Total deposits . . . . .	712,139,900	715,153,100	715,873,800	728,306,100	737,082,200	740,697,000
Deposits, eliminating amounts due from reserve depositories and from other banks and trust companies in New York city and exchanges . . . . .	589,882,700	590,000,000	594,303,200	602,374,000	597,835,500	613,682,800
Reserve on deposits . . . . .	180,154,500	182,781,100	179,832,400	182,543,300	181,033,000	181,157,800
Percentage of reserve . . . . .	31.5	32	31.5	31.7	31.3	31.7

STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (Continued)

STATE BANKS

1915	July 24	July 31	August 7	August 14	August 21
Loans and investments.....	\$349,976,900	\$346,589,100	\$348,511,700	\$352,074,300	\$352,638,100
Gold.....	46,076,000	46,084,200	45,946,600	45,856,600	44,535,200
Currency and bank notes.....	24,697,800	26,957,000	27,381,000	23,924,200	24,130,400
Deposits.....	448,918,900	454,876,300	459,811,700	460,730,000	463,325,500
Reserve on deposits.....	103,131,500	107,017,500	108,002,700	104,664,200	103,092,100
Percentage of reserve.....	27.6	28.8	28.9	28.1	27.7

TRUST COMPANIES

Loans and investments.....	\$1,265,596,800	\$1,270,678,700	\$1,277,302,200	\$1,278,583,700	\$1,287,950,300
Gold.....	103,321,500	99,008,200	102,262,300	103,075,200	109,086,000
Currency and bank notes.....	18,516,000	15,098,500	16,555,700	22,815,000	16,157,900
Deposits.....	1,530,146,600	1,542,507,900	1,565,449,000	1,569,435,600	1,577,527,100
Reserve on deposits.....	335,585,900	331,025,000	344,539,100	354,711,800	319,306,700
Percentage of reserve.....	28.5	28	28.7	28.9	28.8

STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES

Loans and investments.....	\$595,176,400	\$587,513,000	\$588,858,500	\$589,622,300	\$592,512,200
Gold.....	48,705,200	47,676,400	49,287,500	48,977,900	50,020,800
Currency and bank notes.....	9,348,700	8,691,000	8,530,000	8,696,300	8,550,500
Total deposits.....	746,878,000	734,395,000	742,631,500	747,039,900	748,257,500
Deposits, eliminating amounts due from reserve de- positaries and from other banks and trust com- panies in New York city and exchanges.....	614,494,500	604,965,800	608,368,400	609,587,500	612,303,400
Reserve on deposits.....	185,821,300	182,182,600	188,028,000	192,903,700	189,577,200
Percentage of reserve.....	31.9	31.4	31.7	32.1	31.7

WEEKLY STATEMENTS

STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (Continued)  
STATE BANKS

1915	August 28	September 4	September 11	September 18	September 25
Loans and investments.....	\$351,208,100	\$352,981,100	\$355,001,600	\$340,352,300	\$344,702,300
Gold.....	47,192,800	47,779,400	49,053,000	46,806,700	46,145,000
Currency and bank notes.....	25,397,000	24,669,400	22,744,300	22,852,300	23,077,500
Deposits.....	459,902,900	463,954,900	460,281,600	441,535,900	459,534,700
Reserve on deposits.....	106,911,800	106,999,200	106,745,600	101,271,400	100,899,300
Percentage of reserve.....	28.4	28.4	27.9	27.6	27.3
TRUST COMPANIES					
Loans and investments.....	\$1,292,272,900	\$1,290,196,400	\$1,282,073,100	\$1,286,164,200	1,288,007,600
Gold.....	107,755,900	105,532,500	102,023,700	107,448,500	111,998,900
Currency and bank notes.....	14,525,300	15,556,000	32,821,200	33,289,000	31,725,400
Deposits.....	1,584,135,300	1,611,472,700	1,603,814,300	1,613,806,700	1,622,603,200
Reserve on deposits.....	352,963,100	369,302,900	385,692,000	399,476,900	397,743,600
Percentage of reserve.....	28.9	29.7	30.9	31.5	31.1
STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES					
Loans and investments.....	\$590,964,600	\$589,509,900	\$588,461,300	\$586,366,200	583,388,900
Gold.....	49,979,100	49,965,800	49,670,900	49,891,500	49,707,000
Currency and bank notes.....	8,467,100	8,445,000	8,645,500	8,634,200	8,923,300
Total deposits.....	752,137,500	756,040,800	757,230,200	762,645,600	762,828,700
Deposits, eliminating amounts due from reserve de- positaries and from other banks and trust com- panies in New York city and exchanges.....	610,217,500	607,670,000	608,527,700	606,458,000	606,877,600
Reserve on deposits.....	195,052,200	206,405,400	200,627,200	207,999,600	207,966,400
Percentage of reserve.....	32.5	32.9	33	33.8	33.6

**SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES OUTSIDE OF  
GREATER NEW YORK  
STATE BANKS OUTSIDE OF GREATER NEW YORK**

WEEKLY STATEMENTS

1914	October 3	October 10	October 17	October 24	October 31	November 7	November 14
Loans and discounts.....	\$134,768,800	\$134,771,100	\$132,803,800	\$132,681,500	\$133,196,200	\$132,938,100	\$132,512,200
Total deposits.....	138,707,500	139,459,900	139,548,600	138,588,300	138,202,800	138,750,500	138,142,500
Total reserve.....	23,874,400	24,321,300	24,922,100	23,997,900	23,627,400	23,435,200	23,569,400
Average reserve.....	19.0	19.2	19.8	19.2	18.9	18.9	19.1

**TRUST COMPANIES OUTSIDE OF GREATER NEW YORK**

Loans and discounts.....	\$191,371,800	\$191,760,300	\$192,383,100	\$192,043,100	\$192,074,200	\$192,382,700	\$192,406,100
Total deposits.....	197,302,500	197,856,400	197,895,800	196,664,100	196,325,100	197,983,600	197,189,900
Total reserve.....	24,413,600	25,026,500	24,719,600	24,329,300	24,470,200	25,381,300	25,242,400
Average reserve.....	14.7	15.0	14.8	14.7	14.8	15.3	15.3

**STATE BANKS OUTSIDE OF GREATER NEW YORK**

1914	November 21	November 28	December 5	December 12	December 19	December 26	January 2*
Loans and discounts.....	\$132,744,500	\$133,717,500	\$133,501,000	\$133,317,600	\$132,909,400	\$132,600,900	\$132,041,900
Total deposits.....	138,338,800	137,403,900	138,186,600	137,349,100	133,817,900	135,462,100	135,446,000
Total reserve.....	23,426,700	22,393,200	22,593,500	22,212,000	21,856,300	21,638,900	21,345,900
Average reserve.....	18.9	18.2	18.3	18.0	17.9	17.9	17.7

**TRUST COMPANIES OUTSIDE OF GREATER NEW YORK**

Loans and discounts.....	\$192,722,700	\$192,440,200	\$191,823,000	\$191,705,700	\$190,983,300	\$190,843,900	\$190,798,300
Total deposits.....	196,490,800	195,458,600	196,497,700	196,557,300	196,238,100	196,046,900	197,006,000
Total reserve.....	23,730,900	23,511,600	24,268,500	24,645,100	24,919,500	24,969,400	25,339,000
Average reserve.....	14.4	14.4	14.8	15.0	15.0	15.3	15.5

\* For 1915.

413

## STATE BANKS AND TRUST COMPANIES OUTSIDE OF GREATER NEW YORK — (Continued)

## STATE BANKS OUTSIDE OF GREATER NEW YORK

1915	January 9	January 16	January 23	January 30	February 6	February 13	February 20
Loans and discounts.....	\$132,051,300	\$132,043,200	\$132,250,300	\$132,437,700	\$131,825,500	\$131,802,200	\$132,107,400
Total deposits.....	136,653,000	136,615,500	126,569,100	136,078,400	135,622,000	135,792,500	137,732,500
Total reserve.....	22,126,800	22,266,200	21,897,800	21,813,300	22,011,000	22,694,600	23,657,400
Average reserve.....	18.2	18.3	18.0	17.9	18.2	18.8	19.3

## TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts.....	\$190,234,800	\$190,663,100	\$190,319,800	\$190,256,000	\$189,485,700	\$190,239,600	\$190,754,500
Total deposits.....	200,422,900	198,642,600	198,115,400	197,941,100	199,716,400	199,465,400	199,361,800
Total reserve.....	28,194,400	26,352,700	26,259,500	25,844,600	26,946,500	27,308,000	26,766,400
Average reserve.....	16.8	15.9	15.9	15.0	16.2	16.4	16.0

## STATE BANKS OUTSIDE OF GREATER NEW YORK

1915	February 27	March 6	March 13	March 20	March 27	April 3	April 10
Loans and discounts.....	\$132,005,300	\$131,333,500	\$131,727,500	\$131,725,700	\$132,532,900	\$132,770,700	\$133,297,800
Total deposits.....	137,587,600	138,265,300	137,870,200	139,817,600	139,774,000	140,486,200	141,564,800
Total reserve.....	23,682,200	24,878,700	24,801,000	26,045,500	25,629,000	25,690,000	26,077,800
Average reserve.....	19.3	20.2	20.2	20.9	20.6	20.6	20.8

## TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts.....	\$191,012,300	\$191,219,800	\$191,532,600	\$192,384,900	\$192,978,800	\$193,313,300	\$193,757,500
Total deposits.....	197,819,400	199,828,400	200,302,200	203,218,100	202,753,900	203,939,200	205,765,400
Total reserve.....	25,361,300	27,129,100	27,447,700	29,609,900	28,808,600	28,867,300	30,726,700
Average reserve.....	15.4	16.3	16.6	17.6	17.2	17.2	18.1

STATE BANKS AND TRUST COMPANIES OUTSIDE OF GREATER NEW YORK — (Continued)  
STATE BANKS OUTSIDE OF GREATER NEW YORK

1915	April 17	April 24	May 1	May 8	May 15	May 22
Loans and discounts.....	\$133,712,200	\$133,085,000	\$135,644,000	\$136,298,500	\$135,961,300	\$135,598,100
Total deposits.....	143,210,400	143,117,700	142,622,400	141,643,700	142,407,000	142,470,600
Total reserve.....	26,617,000	25,839,300	24,291,000	24,569,100	25,320,400	24,374,300
Average reserve.....	21.0	20.7	19.3	19.8	20.3	19.6
TRUST COMPANIES OUTSIDE OF GREATER NEW YORK						
Loans and discounts.....	\$194,977,000	\$195,991,400	\$196,997,500	\$196,844,400	\$197,358,200	\$197,990,800
Total deposits.....	205,902,600	206,552,300	206,033,800	207,012,400	204,800,900	204,143,400
Total reserve.....	29,950,500	29,351,500	28,103,100	29,319,100	27,036,600	25,787,900
Average reserve.....	17.7	17.2	16.5	17.2	16.0	15.3

STATE BANKS OUTSIDE OF GREATER NEW YORK

1915	May 29	June 5	June 12	June 19	June 26	July 3
Loans and discounts.....	\$134,955,100	\$135,173,700	\$135,374,000	\$135,574,100	\$135,436,000	\$135,438,800
Total deposits.....	141,322,800	142,273,700	141,859,300	142,911,300	143,383,700	144,161,300
Total reserve.....	23,978,700	24,211,100	24,085,600	25,247,300	25,300,400	25,275,200
Average reserve.....	19.4	19.5	19.5	20.2	20.2	20.1
TRUST COMPANIES OUTSIDE OF GREATER NEW YORK <sup>1</sup>						
Loans and discounts.....	\$198,027,900	\$199,153,200	\$199,347,600	\$199,644,200	\$200,221,200	\$200,594,500
Total deposits.....	203,789,300	207,226,200	208,074,000	208,761,500	209,209,500	210,450,100
Total reserve.....	25,521,000	26,931,800	27,984,400	28,142,200	28,182,900	28,693,100
Average reserve.....	15.3	15.9	16.4	16.5	16.4	16.4

WEEKLY STATEMENTS

415

STATE BANKS AND TRUST COMPANIES OUTSIDE OF GREATER NEW YORK — (Concluded)  
STATE BANKS OUTSIDE OF GREATER NEW YORK

1915	July 10	July 17	July 24	July 31	August 7	August 14
Loans and discounts.....	\$135,751,900	\$135,486,600	\$135,329,500	\$135,361,100	\$135,640,600	\$135,870,400
Total deposits.....	144,260,200	144,921,000	144,593,600	143,643,600	144,260,600	145,072,700
Total reserve.....	25,932,400	26,358,500	26,254,900	25,592,700	25,960,400	26,716,600
Average reserve.....	20.7	20.9	20.9	20.7	20.9	20.1

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts.....	\$199,422,200	\$199,416,200	\$199,173,000	\$199,439,700	\$198,996,100	\$199,897,000
Total deposits.....	211,237,600	210,217,100	210,341,100	209,827,300	211,043,400	213,026,100
Total reserve.....	29,928,000	29,534,300	30,077,300	29,825,200	30,953,800	31,166,000
Average reserve.....	17.3	17.2	17.5	17.5	18.0	18.0

STATE BANKS OUTSIDE OF GREATER NEW YORK

1915	August 21	August 28	September 4	September 11	September 18	September 25
Loans and discounts.....	\$135,782,900	\$136,382,600	\$136,181,800	\$136,428,200	\$137,346,500	\$138,230,500
Total deposits.....	146,004,100	145,776,000	146,681,000	147,109,900	148,133,100	149,065,600
Total reserve.....	27,907,300	27,757,900	28,665,100	28,822,000	29,109,200	29,090,200
Average reserve.....	22.2	22	22.4	22.6	22.7	22.6

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts.....	\$199,873,000	\$200,284,200	\$200,877,800	\$201,243,900	\$201,467,500	\$201,918,700
Total deposits.....	212,156,100	211,679,500	212,705,500	213,891,900	214,696,900	215,047,100
Total reserve.....	31,363,800	30,170,700	30,496,200	31,146,200	31,737,800	31,722,500
Average reserve.....	17.9	17.5	17.6	17.9	18.0	18.1



**INDEX**  
**TO**  
**BANKS AND DIRECTORS BY CITIES AND TOWNS**

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<b>ALBANY</b>	<b>PAGE</b>
Baccelli, Germano P., Private Banker.....	329
Mechanics and Farmers' Bank.....	249
Schirripa Vincent, Private Banker.....	390
<b>ALFRED</b>	
University Bank .....	314
<b>AMITYVILLE</b>	
Bank of Amityville, The.....	122
<b>AMSTERDAM</b>	
Di Mezza, Pasquale, Private Banker.....	344
<b>ANDOVER</b>	
Andover State Bank .....	118
<b>ANGELICA</b>	
Bank of Angelica' .....	123
<b>ANGOLA</b>	
Bank of Angola .....	124
<b>ANTWERP</b>	
Bank of Antwerp .....	125
<b>ARCADE</b>	
Citizens' Bank of Arcade, The.....	193
<b>ATTICA</b>	
Bank of Attica, The.....	126
Citizens' Bank, The .....	194
<b>AUSABLE FORKS</b>	
Bank of Ausable Forks, N. Y.....	127
<b>AVOCA</b>	
Bank of Avoca .....	128
<b>AVON</b>	
State Bank of Avon, The.....	288
<b>BABYLON</b>	
Bank of Babylon .....	129

	PAGE
<b>BALDWINSVILLE</b>	
Baldwinsville State Bank, The .....	120
<b>BATAVIA</b>	
Bank of Batavia .....	130
Bank of Genesee, The .....	144
<b>BATH</b>	
Farmers and Mechanics' Bank of Bath, N. Y., The .....	218
<b>BAY SHORE</b>	
South Side Bank of Bay Shore, N. Y. ....	287
<b>BELFAST</b>	
Bank of Belfast .....	131
<b>BELMONT</b>	
State Bank of Belmont, The .....	289
<b>BERLIN</b>	
Taconic Valley Bank .....	310
<b>BINGHAMTON</b>	
Citizens' Bank of Binghamton .....	195
Gallo, Nicola, Private Banker .....	349
Nelson, B. H., & Son, Private Bankers .....	379
<b>BOLIVAR</b>	
State Bank of Bolivar .....	290
<b>BROCKPORT</b>	
State Bank of Commerce of Brockport, N. Y., The .....	294
<b>BROCTON</b>	
State Bank of Brocton .....	291
<b>BROOKLYN</b>	
Bank of Flatbush, The .....	143
Dinella, Pietro, Private Banker .....	345
Homestead Bank of Brooklyn .....	238
Hurwitz, A., and J., Private Bankers .....	354
Jagoeki, Frank X. ....	355
Jenkins & Company, Private Bankers .....	357
Josephson, Julius, Private Banker .....	359
Kovacs, John .....	362
Martiniano, Joseph, Private Banker .....	376
Mechanics' Bank .....	247
Montauk Bank .....	252
Namm, Adolph I., Private Banker .....	378
Neubauer, Andrew J., Private Banker .....	381
North Side Bank of Brooklyn .....	200
Scotto, Raphael, Private Banker .....	393
Sessa, Joseph, Private Banker .....	394

<b>BUFFALO</b>	<b>PAGE</b>
Bank of Buffalo, The.....	132
Adam, Meldrum and Anderson Company, Private Bankers.....	327
Citizens' Bank of Buffalo .....	196
German-American Bank of Buffalo, N. Y.....	230
Market Bank of Buffalo .....	245
Ortolani, Enrico, Private Banker.....	384
People's Bank of Buffalo, The.....	267
Pepe, Alfonso & Sons, Private Bankers.....	386
Union Stock Yards Bank of Buffalo.....	313
<b>CANASTOTA</b>	
State Bank of Canastota, N. Y.....	292
<b>CANISTEO</b>	
First State Bank .....	227
<b>CAPE VINCENT</b>	
Bank of Cape Vincent, The.....	133
<b>CATTARAUGUS</b>	
Bank of Cattaraugus, The.....	134
<b>CENTER MORICHES</b>	
Center Moriches Bank .....	187
<b>CHATHAM</b>	
State Bank of Chatham, N. Y.....	293
<b>CINCINNATUS</b>	
Bank of Cincinnatus, The .....	135
<b>CLYMER</b>	
Clymer State Bank .....	209
<b>COBLESKILL</b>	
Farmers and Merchants' Bank .....	221
<b>COHOCTON</b>	
Cohocton State Bank .....	210
<b>COHOES</b>	
Manufacturers' Bank of Cohoes.....	244
<b>CONEY ISLAND</b>	
Bank of Coney Island.....	136
<b>CORFU</b>	
Bank of Corfu .....	137
<b>DANSVILLE</b>	
Citizens' Bank of Dansville, The.....	197
<b>DELEVAN</b>	
Bank of Delevan .....	138

	PAGE
<b>DE RUYTER</b>	
DeRuyter Banking Company .....	321
<b>DOBBS FERRY</b>	
Dobbs Ferry Bank .....	215
<b>DUNDEE</b>	
Dundee State Bank .....	216
<b>EAST AURORA</b>	
Bank of East Aurora, The .....	139
<b>EAST RANDOLPH</b>	
People's State Bank of East Randolph, The.....	274
<b>ELLCOTTVILLE</b>	
Bank of Ellicottville, The.....	140
<b>ELMIRA</b>	
Del Papa, Michael, Private Banker.....	337
<b>FARMINGDALE</b>	
Bank of Farmingdale .....	142
<b>FILLMORE</b>	
State Bank of Fillmore .....	295
<b>FLORAL PARK</b>	
Floral Park Bank .....	228
<b>FORT PLAIN</b>	
Farmers and Mechanics' Bank .....	219
<b>FREEPORT</b>	
Freeport Bank of Freeport, Queens County, N. Y., The.....	229
<b>GENEVA</b>	
Farmers and Merchants' Bank of Geneva.....	222
<b>GLEN COVE</b>	
Glen Cove Bank of Glen Cove, The.....	234
Nassau Union Bank, The.....	255
<b>GOUVERNEUR</b>	
Bank of Gouverneur .....	145
<b>GOWANDA</b>	
Bank of Gowanda .....	146
<b>GREAT NECK</b>	
Bank of Great Neck .....	147
<b>GREENE</b>	
Juliand Bank, The .....	241
<b>GRIFFIN CORNERS</b>	
Citizens' Bank of Griffin Corners, N. Y., The.....	198

	PAGE
<b>GROTON</b>	
Mechanics' Bank of Groton, N. Y. ....	248
<b>HAMBURG</b>	
Bank of Hamburg .....	148
People's Bank of Hamburg, The .....	268
<b>HAMMONDSPORT</b>	
Bank of Hammondsport, The .....	149
<b>HAVERSTRAW</b>	
People's Bank of Haverstraw, The .....	269
<b>HEMPSTEAD</b>	
Hempstead Bank .....	236
<b>HICKSVILLE</b>	
Bank of Hicksville .....	151
<b>HILTON</b>	
State Bank of Hilton .....	296
<b>HOLLAND</b>	
Bank of Holland .....	152
<b>HOLLEY</b>	
State Exchange Bank of Holley .....	309
<b>HORNELL</b>	
Bank of Steuben .....	174
<b>HUNTINGTON</b>	
Bank of Huntington, The .....	153
<b>JAMAICA</b>	
Bank of Long Island .....	160
<b>JAMESTOWN</b>	
Bank of Jamestown .....	154
Farmers and Mechanics' Bank .....	220
<b>JOHNSTOWN</b>	
Johnstown Bank, The .....	240
People's Bank of Johnstown, N. Y., The .....	270
<b>KENMORE</b>	
State Bank of Kenmore .....	297
<b>LAKE PLACID</b>	
Bank of Lake Placid .....	155
<b>LANCASTER</b>	
Bank of Lancaster, The .....	156
<b>LAWRENCE</b>	
Bank of Lawrence .....	157

	PAGE
<b>LE ROY</b>	
Bank of Le Roy, The.....	158
<b>LIMA</b>	
Bank of Lima .....	159
<b>LITTLE VALLEY</b>	
Cattaraugus County Bank .....	186
<b>LOCKE</b>	
Citizens' Bank of Locke, N. Y., The.....	199
<b>LYNDONVILLE</b>	
Citizens' State Bank .....	206
<b>MADRID</b>	
Madrid Bank .....	242
<b>MATTITUCK</b>	
Mattituck Bank, The .....	246
<b>MAYVILLE</b>	
State Bank of Mayville .....	298
<b>MEDINA</b>	
Central Bank of Medina .....	188
Union Bank of Medina .....	312
<b>MILLBROOK</b>	
Bank of Millbrook .....	162
<b>MONROE</b>	
Citizens' Bank of Monroe .....	200
<b>MOUNT MORRIS</b>	
Bingham State Bank .....	181
<b>NEW ROCHELLE</b>	
North Avenue Bank of New Rochelle.....	258
<b>NEW YORK CITY, BOROUGHS OF MANHATTAN AND THE BRONX</b>	
African Banking Corporation, Limited .....	20
Alvino, Pietro, Private Banker.....	328
Anglo South American Bank .....	20
Bajardi, Vincenzo, Private Banker.....	330
Banco Di Napoli.....	21
Bank of America, The.....	121
Bank of British North America .....	20
Bank of British West Africa, Limited .....	20
Bank of Europe .....	141
Bank of the Metropolis .....	161
Bank of Montreal .....	20
Bank of Nova Scotia .....	20
Bank of United States, The .....	177
Bank of Washington Heights .....	178

## NEW YORK CITY, BOROUGHS OF MANHATTAN AND THE BRONX

<i>— Continued.</i>	PAGE
Barasch, Sigmund W., Private Banker.....	331
Berardini, Michele, Private Banker.....	332
Bloomington Brothers, Private Bankers.....	333
Boffa, D. and D. Di Sesa, Private Bankers.....	334
Bohemia Joint Stock Bank.....	21
Bowery Bank of New York, The.....	182
Broadway Central Bank.....	183
Bronx Borough Bank.....	184
Bryant Park Bank.....	185
Canadian Bank of Commerce.....	20
Century Bank of the City of New York, The.....	191
Cesario, Girardi & Company, Private Bankers.....	336
Chartered Bank of India, Australia and China.....	20
Chelsea Exchange Bank.....	192
Clinton Bank.....	208
Colonial Bank, London.....	20
Colonial Bank, The, New York.....	211
Columbia Bank.....	212
Commercial Bank of Spanish America, Ltd.....	20
Corn Exchange Bank, The.....	213
Cosmopolitan Bank.....	214
Del Papa, Michael, Private Banker.....	338
De Luca, G., and Company, Private Bankers.....	339
De Luca, Vincenzo, Private Banker.....	340
De Vita, Salvatore, Private Banker.....	342
Engel, Morris, Private Banker.....	346
Faour, D. J., and Brother, Private Bankers.....	347
Fidelity Bank.....	225
Fifth Avenue Bank, The.....	226
Fugazy, Louis V., Private Banker.....	348
German-American Bank, The.....	231
German Exchange Bank of the City of New York, The.....	232
Germania Bank of the City of New York.....	233
Gimbel Brothers, Private Bankers.....	350
Greenhut, J. B., and Company, Private Bankers.....	351
Greenwich Bank of the City of New York, The.....	235
Guarini & Candela, Private Bankers.....	352
Herz, Isidor, Private Banker.....	353
Hong Kong and Shanghai Banking Corporation.....	21
International Bank, The.....	239
International Banking Corporation.....	20
Jarmulowsky, S., Private Bankers.....	356
Josephson, Michael, Private Banker.....	358
Karagheusian, Miran, Private Banker.....	360
Kiss, Emil, Private Banker.....	361
Krimmert, Albert, Private Bankers.....	363
Lederer, Richard M., Private Banker.....	365
Legniti, Angelo, Private Banker.....	366

## NEW YORK CITY, BOROUGHS OF MANHATTAN AND THE BRONX

<i>— Continued.</i>	PAGE
Liccione, Joseph, Private Banker.....	367
London and Brazilian Bank, Ltd.....	20
London and River Plate Bank, The.....	21
Lordi, Giovanni, Private Banker.....	368
Lunham & Moore, Private Bankers.....	369
Machol, William, Private Banker.....	370
Macy, R. H., & Company, Private Bankers.....	371
Manhattan Company, The.....	243
Marcus, Joseph S., and Son, Private Bankers.....	372
Markel Brothers, Private Bankers.....	373
Mercantile Bank of the Americas, Inc.....	21
Merchants' Bank of Canada.....	21
Metropolitan Bank . . . . .	251
Molea, Guiseppe, Private Banker.....	377
Mutual Bank, The.....	254
National Bank of Cuba, The.....	21
National Bank of South Africa, Ltd.....	21
Nemeth, John, Private Banker.....	380
New Netherland Bank of New York.....	256
New York Produce Exchange Bank, The.....	257
Nielsen & Lundbeck, Private Bankers.....	382
Oppenheim, Harry, Private Banker.....	383
Pacific Bank, The.....	264
Pasca, Michele G., Private Banker.....	385
People's Bank of the City of New York, The.....	271
Perera, Lionello, Private Banker.....	387
Prisco, Raffaele, Private Banker.....	388
Public Bank, The.....	278
Royal Bank of New York, The.....	21
Sakser, Frank, Private Banker.....	389
Schnitzer, Henry J., Private Banker.....	391
Schwabach, Sigmund Geza, Private Banker.....	392
Security Bank of New York, The.....	285
Stabile, Francis R., Private Banker.....	395
Standard Bank of South Africa, Ltd.....	21
State Bank, The.....	299
Tarabella, C., & Company, Private Bankers.....	396
Termini, Guiseppe, Private Banker.....	397
Tocci, Felice, Private Banker.....	398
Twenty-third Ward Bank of the City of New York, The.....	311
Verrilli Brothers, Private Bankers.....	399
Viggiani, Enrico, Private Banker.....	400
Westchester Avenue Bank.....	316
West Side Bank.....	317
W. R. Grace & Co.'s Bank.....	319
Yokohama Specie Bank, Ltd.....	21
Yorkville Bank.....	320
Zaro, Henry C., Private Banker.....	401
Zwilchenbart, A., and Martin Gasser & Company, Private Bankers..	402



	PAGE
<b>NIAGARA FALLS</b>	
Bank of Niagara .....	163
Bank of Suspension Bridge .....	176
Power City Bank .....	276
<b>NORTH COLLINS</b>	
Bank of North Collins, The .....	164
<b>NORTHVILLE</b>	
Northville Bank, The .....	261
<b>NORWOOD</b>	
State Bank of Norwood .....	300
<b>OGDENSBURG</b>	
Ogdensburg Bank .....	262
<b>ONEIDA</b>	
Farmers and Merchants' State Bank .....	224
<b>ONONDAGA VALLEY</b>	
Bank of Onondaga .....	166
<b>ONTARIO</b>	
State Bank of Ontario .....	301
<b>OYSTER BAY</b>	
North Shore Bank .....	259
Oyster Bay Bank .....	263
<b>PATCHOGUE</b>	
Patchogue Bank, The .....	265
<b>PENN YAN</b>	
Baldwin's Bank of Penn Yan .....	119
Citizens' Bank of Penn Yan, The .....	201
<b>PERRY</b>	
Citizens' Bank, The .....	202
<b>PHILADELPHIA</b>	
Bank of Philadelphia .....	167
<b>PHOENIX</b>	
Phoenix Bank, The .....	275
<b>PLEASANTVILLE</b>	
Mount Pleasant Bank .....	253
<b>PORT JEFFERSON</b>	
Bank of Port Jefferson .....	168
<b>PORT WASHINGTON</b>	
Bank of North Hempstead, The .....	165
<b>POTSDAM</b>	
People's Bank of Potsdam, N. Y., The .....	272

	PAGE
<b>PRATTSBURGH</b>	
Prattsburgh State Bank .....	277
<b>RANDOLPH</b>	
State Bank of Randolph .....	302
<b>RANSOMVILLE</b>	
State Bank of Ransomville, The .....	303
<b>RENSSELAER</b>	
Rensselaer County Bank .....	279
<b>RICHMOND HILL</b>	
Hillside Bank .....	237
<b>RICHMONDVILLE</b>	
Bank of Richmondville .....	169
<b>ROCHESTER</b>	
Alliance Bank .....	117
Cappelino, C. and S., Private Bankers.....	335
Central Bank of Rochester, The.....	189
Merchants' Bank of Rochester .....	250
<b>ROCKVILLE CENTRE</b>	
Bank of Rockville Centre .....	170
<b>ROME</b>	
Rome City Bank .....	280
<b>ROSLYN</b>	
Bank of Hempstead Harbor .....	150
<b>RUSHVILLE</b>	
Rushville State Bank .....	281
<b>SAG HARBOR</b>	
Peconic Bank, The .....	266
<b>SAUGERTIES</b>	
Saugerties Bank, The .....	282
<b>SCHENECTADY</b>	
De Marco, Pasquale, Private Banker.....	341
<b>SCHOHARIE</b>	
Schoharie County Bank, The .....	283
<b>SENECA FALLS</b>	
State Bank of Seneca Falls, N. Y., The .....	304
<b>SHERMAN</b>	
State Bank of Sherman .....	305
<b>SOUTHAMPTON</b>	
Southampton Bank, The .....	286

	PAGE
<b>SOUTH DAYTON</b>	
Bank of South Dayton .....	171
<b>SOUTHOLD</b>	
Bank of Southold .....	172
<b>SPENCER</b>	
Farmers' and Merchants' Bank of Spencer, N. Y., The.....	223
<b>SPENCERPORT</b>	
Bank of Spencerport, N. Y., The .....	173
<b>SPRINGVILLE</b>	
Farmers' Bank of Springville, Erie County, N. Y., The.....	217
<b>STONY BROOK</b>	
Bank of Suffolk County .....	175
<b>SYRACUSE</b>	
City Bank of Syracuse, The.....	207
Dey Brothers, Private Bankers.....	343
Lanzetta, James, Private Banker.....	364
Marnell, Nicholas, Private Banker.....	374
<b>THERESA</b>	
State Bank of Theresa .....	306
<b>TROY</b>	
People's Bank of Troy, The .....	273
<b>TRUMANSBURG</b>	
State Bank of Trumansburg, N. Y., The.....	307
<b>UTICA</b>	
Marrone, Vincenzo, Private Banker.....	375
<b>WATKINS</b>	
Watkins State Bank .....	315
<b>WAVERLY</b>	
Citizens' Bank, The .....	203
<b>WESTBURY STATION</b>	
Bank of Westbury .....	179
<b>WESTFIELD</b>	
Citizens' Bank of Westfield .....	204
<b>WEST HAMPTON BEACH</b>	
Seaside Bank .....	284

	PAGE
<b>WHITE PLAINS</b>	
Central Bank of Westchester County, The.....	190
Citizens' Bank of White Plains, N. Y., The.....	205
<b>WILLIAMSON</b>	
State Bank of Williamson, The .....	308
<b>WILSON</b>	
Wilson State Bank, The .....	318
<b>WORCESTER</b>	
Bank of Worcester, The .....	180

## GENERAL INDEX

---

A	PAGE
Adam, Meldrum & Anderson Company, Private Bankers.....	327
Afro-American Investment and Building Company.....	37, 39
Agencies of Foreign Corporations .....	20, 21
Aggregate resources and liabilities of Private Bankers.....	10, 403
Aggregate resources and liabilities of State Banks.....	13, 14, 322-324
Alliance Bank, Rochester .....	117
Alvino, Pietro, Private Banker.....	34, 328
Amendments to the banking law.....	11
America, The Bank of, New York.....	121
Amityville, Bank of .....	122
Andover State Bank .....	118
Angelica, Bank of .....	123
Angola, Bank of .....	124
Antwerp, Bank of .....	125
Appendix .....	53-416
Arcade, The Citizens' Bank of .....	193
Attica, The Bank of .....	126
Ausable Forks, N. Y., Bank of .....	127
Avoca, Bank of .....	128
Avon, The State Bank of .....	288

B	
Babylon, Bank of .....	129
Bacelli, Germano P., Private Banker.....	33, 329
Bajardi, Vincenzo, Private Banker.....	330
Baldwin's Bank of Penn Yan.....	119
Baldwinsville State Bank, The.....	25, 120
Banking Department, expenses of .....	42-48
Banking Department, roster of .....	48-51
Bank of America, The, New York .....	121
Bank of Amityville .....	122
Bank of Angelica .....	123
Bank of Angola .....	124
Bank of Antwerp .....	125
Bank of Attica, The .....	126
Bank of Ausable Forks, N. Y.....	127
Bank of Avoca .....	128
Bank of Babylon .....	129
Bank of Batavia .....	130
Bank of Belfast .....	11, 24, 131
Bank of Buffalo, The .....	132
Bank of Cape Vincent, The.....	12, 24, 37, 39, 133

	PAGE
Bank of Cattaraugus . . . . .	134
Bank of Cincinnati, The . . . . .	135
Bank of Coney Island . . . . .	136
Bank of Corfu . . . . .	137
Bank of Delevan . . . . .	138
Bank of East Aurora, The . . . . .	139
Bank of Ellicottville, The . . . . .	140
Bank of Europe . . . . .	141
Bank of Farmingdale, The . . . . .	142
Bank of Flatbush, The . . . . .	143
Bank of Genesee, The, Batavia . . . . .	144
Bank of Gouverneur . . . . .	145
Bank of Gowanda . . . . .	146
Bank of Great Neck . . . . .	147
Bank of Hamburg . . . . .	148
Bank of Hammondsport, The . . . . .	149
Bank of Hempstead Harbor, Roslyn . . . . .	150
Bank of Hicksville . . . . .	151
Bank of Holland . . . . .	152
Bank of Huntington, The . . . . .	153
Bank of Jamestown . . . . .	154
Bank of Lake Placid . . . . .	155
Bank of Lancaster . . . . .	156
Bank of Lawrence . . . . .	157
Bank of Le Roy, The . . . . .	158
Bank of Lima . . . . .	159
Bank of Long Island, The, Jamaica . . . . .	25, 160
Bank of the Metropolis, New York . . . . .	161
Bank of Milbrook . . . . .	162
Bank of Niagara, Niagara Falls . . . . .	163
Bank of North Collins, The . . . . .	25, 164
Bank of North Hempstead, The, Port Washington . . . . .	165
Bank of Onondaga . . . . .	166
Bank of Philadelphia . . . . .	167
Bank of Port Jefferson, The . . . . .	168
Bank of Richmondville . . . . .	169
Bank of Rockville Centre . . . . .	170
Bank of South Dayton . . . . .	171
Bank of Southold . . . . .	172
Bank of Spencerport, The . . . . .	173
Bank of Steuben, Hornell . . . . .	174
Bank of Suffolk County, Stony Brook . . . . .	175
Bank of Suspension Bridge, Niagara Falls . . . . .	25, 176
Bank of United States, The . . . . .	26, 177
Bank of Washington Heights, New York . . . . .	178
Bank of Wayne of Lyons, N. Y., The . . . . .	37, 39
Bank of Westbury . . . . .	179
Bank of Worcester, The . . . . .	180
Banks closed . . . . .	24

	PAGE
Banks, comparative condition of .....	13, 14
Banks, mergers . . . . .	24
Banks, national . . . . .	21, 22
Banks, new . . . . .	24
Barasch, Sigmund W. . . . .	331
Batavia, Bank of . . . . .	130
Bay Shore, South Side Bank of . . . . .	287
Belmont, The State Bank of . . . . .	289
Berardini, Michele, Private Banker . . . . .	34, 332
Bingham State Bank . . . . .	11, 24, 181
Binghamton Trust Company . . . . .	37, 39
Bloomington Brothers, Private Bankers . . . . .	333
Boffa, D. and D. Di Sesa, Private Bankers . . . . .	33, 34, 334
Bolivar, State Bank of . . . . .	290
Borough Bank of Brooklyn, The . . . . .	16, 17, 37, 39
Bowery Bank of New York, The, New York . . . . .	182
Branches of State banks closed . . . . .	25
Branches of State banks, new . . . . .	26
Broadway Central Bank . . . . .	183
Brockport, State Bank of Commerce of Brockport, The . . . . .	294
Brocton, State Bank of . . . . .	291
Bronx Borough Bank . . . . .	184
Bryant Park Bank, New York city . . . . .	185
Buffalo, The Bank of . . . . .	132
Buffalo, Citizens' Bank of . . . . .	196
Buffalo, The People's Bank of . . . . .	267
Bulletins, Weekly . . . . .	55-106
Bureau of Liquidations . . . . .	36-40

## C

Canastota, State Bank of . . . . .	292
Canisteo, The First State Bank . . . . .	227
Cape Vincent, The Bank of . . . . .	24, 133
Capital increases of banks . . . . .	25
Capital increases of trust companies . . . . .	27
Cappelino, C. and S., Private Bankers . . . . .	33, 335
Carnegie Safe Deposit Company . . . . .	37, 39
Carnegie Trust Company . . . . .	40
Cattaraugus, Bank of . . . . .	134
Cattaraugus County Bank, Little Valley . . . . .	186
Center Moriches Bank . . . . .	187
Central Bank of Medina . . . . .	188
Central Bank of Rochester, The . . . . .	189
Central Bank of Westchester County, The, White Plains . . . . .	190
Century Bank of the City of New York, The . . . . .	11, 24, 25, 26, 191
Cesario, Girardi and Company, Private Bankers . . . . .	336
Change of name . . . . .	25, 27
Chatham, State Bank of . . . . .	293
Chelsea Exchange Bank, New York . . . . .	192

	PAGE
Ciaccia Bros. ....	34
Cincinnatus, The Bank of .....	135
Citizens' Bank of Arcade, The .....	193
Citizens' Bank of Attica, The .....	194
Citizens' Bank of Binghamton .....	24, 195
Citizens' Bank of Buffalo .....	196
Citizens' Bank of Dansville, The .....	197
Citizens' Bank of Griffin Corners, N. Y., The.....	198
Citizens' Bank of Locke, N. Y., The.....	25, 199
Citizens' Bank of Monroe .....	24, 200
Citizens' Bank of Penn Yan, The.....	201
Citizens' Bank of Perry, The .....	202
Citizens' Bank, The, Waverly.....	203
Citizens' Bank of Westfield .....	204
Citizens' Bank of White Plains, N. Y., The.....	205
Citizens' State Bank, Lyndonville.....	206
City Bank of Syracuse, The.....	25, 207
Clinton Bank .....	24, 208
Closed banks .....	24
Clymer State Bank.....	209
Cohocton State Bank.....	11, 24, 210
Colonial Bank, The New York.....	211
Columbia Bank, New York.....	212
Comparative condition of banks.....	13, 14
Comparative table of trust companies.....	15
Conclusion .....	51
Condition of State Banks.....	11-14
Coney Island, Bank of.....	136
Contingent fund .....	44, 45
Corfu, Bank of.....	137
Corn Exchange Bank, The, New York.....	25, 26, 213
Co-operation with other departments and banking associations.....	22, 23
Cosmopolitan Bank, New York.....	214
Cost of the department.....	42-48
Credit Bureau .....	16
Credit Unions .....	29

## D

Dansville, The Citizens' Bank of.....	197
Delevan, Bank of .....	138
Del Papa, Michael, Elmira, Private Banker.....	33, 337
Del Papa, Michael, New York, Private Banker.....	338
De Luca, G., and Company, Private Bankers.....	33, 34, 339
De Luca, Vincenzo, Private Banker.....	340
De Marco, Pasquale, Private Banker.....	33, 341
Department expenses .....	42-48
Department, roster of.....	48-51
Depositaries of lawful money reserve.....	21, 22
De Ruyter Banking Company.....	321



	PAGE
De Vita, Salvatore, Private Banker.....	342
Dey Brothers, Private Bankers.....	33, 343
Di Mezza, Pasquale, Private Banker.....	33, 344
Dinella, Pietro, Private Banker.....	345
Di Simone & Son.....	34, 36, 37
Dividends in failed institutions.....	42
Dividends unclaimed.....	42
Dividends, payment of.....	39, 40, 42
Dobbs Ferry Bank.....	215
Dundee State Bank.....	216
Deutsch Brothers, Private Bankers.....	37, 38, 40

## E

East Aurora, The Bank of.....	139
Ellicottville, Bank of.....	140
Empire Savings and Loan Association.....	37-40
Engel, Morris, Private Banker.....	346
Equitable Personal Loan Company.....	9
European-American Bank, of New York city.....	37, 39
Europe Bank, of New York city.....	141
Excelsior Building and Loan Association.....	37, 39
Examiners' Fund.....	47, 48
Excelsior Building and Loan Association.....	37, 39
Expenses, Banking Department.....	42-48
Extension of corporate existence of banks.....	25

## F

Faour, D. J., and Brothers, Private Bankers.....	34, 347
Farmers' Bank of Springville, Erie County, N. Y., The.....	217
Farmers and Mechanics' Bank of Bath, N. Y., The.....	218
Farmers and Mechanics' Bank, Fort Plain.....	219
Farmers and Mechanics' Bank, Jamestown.....	220
Farmers and Merchants' Bank of Cobleskill.....	221
Farmers and Merchants' Bank of Geneva.....	25, 222
Farmers and Merchants' Bank of Spencer, N. Y., The.....	223
Farmers and Merchants' State Bank, Oneida.....	224
Farmingdale, Bank of.....	142
Fidelity Bank, New York city.....	225
Fifth Avenue Bank, The, New York city.....	226
Fillmore, State Bank of.....	295
Financial Statement of Banking Department.....	42-48
First State Bank, Canistota.....	227
Flatbush, Bank of.....	143
Floral Park Bank, Floral Park.....	228
Foreign Corporations, Agencies of.....	20, 21
Freeport Bank of Freeport, Queens County, N. Y., The.....	229
Fugazy, Louis V., Private Banker.....	348

G		PAGE
Gallo, Nicola, Private Banker.....	33, 349	
Gallo, Saverio .....	34, 36, 37	
General Fund .....	43, 44	
Genesee, The Bank of.....	144	
German-American Bank of Buffalo, N. Y.....	230	
German-American Bank, The, New York City.....	231	
German Exchange Bank of the City of New York, The.....	232	
Germania Bank of the City of New York, The.....	233	
Gimbel Brothers, Private Bankers.....	33, 350	
Glen Cove Bank of Glen Cove.....	234	
Gouverneur, Bank of .....	145	
Gowanda, Bank of.....	146	
Great Neck, Bank of .....	147	
Greenhut, J. B., and Company, Private Bankers.....	33, 351	
Greenpoint Polish Co-operative Savings and Loan Association.....	37, 39	
Greenwich Bank of the City of New York, The.....	235	
Griffin Corners, N. Y., The Citizens' Bank of.....	198	
Guarini and Candella, Private Bankers.....	352	

### H

Hamburgh, Bank of.....	148
Hamburgh, The People's Bank of.....	268
Hammondsport, Bank of.....	149
Harbor and Suburban Building and Savings Association.....	37, 39
Haverstraw, the People's Bank of.....	269
Hempstead Bank .....	236
Herz, Isidor, Private Banker.....	33, 353
Hicksville, Bank of.....	151
Hillside Bank, Richmond Hill.....	237
Holland, Bank of.....	152
Holley, The State Exchange Bank.....	309
Homestead Bank of Brooklyn.....	238
Huntington, The Bank of.....	153
Hurwitz, A. and J., Private Bankers.....	354

### I

Increases of capital of Personal Loan Companies.....	29
Increases of capital of State Banks.....	25
Increases of capital of trust companies.....	27
Industrial Savings and Loan Co.....	40
Interest fund, failed savings institutions.....	47
Interest fund, other failed institutions.....	47
International Bank, The, New York city.....	239
Investment companies .....	30

### J

Jagocki, Frank X., Private Banker.....	355
Jamestown, Bank of.....	154
Jarmulowsky, S., Private Bankers.....	33, 356

	PAGE
Jenkins and Company, Private Bankers.....	33, 357
Johnstown Bank, The.....	240
Johnstown, The People's Bank of.....	270
Josephsohn, Michael, Private Banker.....	34, 358
Josephson, Julius, Private Banker.....	359
Juliand Bank, The, Greene.....	241

## K

Karagheusian Miran, Private Banker.....	360
Kass, Abraham L., Private Banker.....	33, 34, 40
Kiss, Emil, Private Banker.....	361
Knickerbocker Savings and Loan Company.....	38, 39
Kobre's Bank, Max.....	38, 40
Kovacs, John, Private Banker.....	33, 362
Krimmert, Albert, Private Bankers.....	363

## L

Lafayette Trust Company, Brooklyn.....	38, 39
Lake Placid, Bank of.....	155
Lancaster, Bank of.....	156
Land Bank of the State of New York.....	8, 32
Lanzetta, James, Private Banker.....	364
Lawful money reserve, depositaries of.....	21, 22
Lawrence, Bank of.....	157
Lederer, Richard M., Private Banker.....	365
Legniti, Angelo, Private Banker.....	34, 366
Le Roy, The Bank of.....	158
Liccione, Joseph, Private Banker.....	33, 34, 367
Lima, Bank of.....	159
Liquidation bureau.....	36-40
Liquidation, cases of, by Department.....	16-20, 36-40
Livingston County Trust Company.....	26
Locke, N. Y., The Citizens' Bank of.....	199
Long Island, Bank of.....	160
Lordi, Giovanni, Private Banker.....	34, 368
Lunghino, S., & Son.....	34
Lunghino, M. A.....	34
Lunham and Moore, Private Bankers.....	33, 369

## M

Machol, William, Private Banker.....	33, 370
Macy, R. H., and Company, Private Bankers.....	33, 371
Madrid Bank.....	242
Mandel, Adolf.....	40
Manhattan Company, The, New York city.....	243
Manufacturers' Bank of Cohoes.....	244
Marcus, Joseph S., and Sons, Private Bankers.....	34, 372
Markel Brothers, Private Bankers.....	34, 373
Market Bank of Buffalo.....	245

	PAGE
Marnell, Nicholas, Private Banker.....	374
Marrone, Vincenzo, Private Banker.....	33, 375
Martiniano, Joseph, Private Banker.....	33, 376
Mattituck Bank, The .....	246
Mayville, State Bank of.....	298
Mechanics' Bank, Brooklyn.....	247
Mechanics' Bank of Groton, N. Y.....	248
Mechanics and Farmers' Bank of Albany.....	249
Merchants' Bank of Rochester.....	250
Merged banks .....	24
Merged trust companies .....	27
Metropolitan Bank, New York city.....	251
Metropolis, Bank of.....	161
Millbrook, Bank of.....	162
Molea, Guisepppe, Private Banker.....	34, 377
Montauk Bank, Brooklyn .....	252
Mount Morris Bank, New York city.....	
Mount Pleasant Bank, Pleasantville.....	253
Mutual Bank, The, New York city.....	254
Mutual Alliance Trust Company.....	27

## N

Namm, Adolph I., Private Banker.....	33, 378
Nassau Union Bank, The, Glen Cove.....	255
National banks .....	21, 22
Nelson B. H., and Son, Private Bankers.....	379
Nemeth, John, Private Banker.....	380
Neubauer, Andrew J., Private Banker.....	34, 381
New banks .....	24
New branch banks .....	26
New classes of institutions.....	8
New credit unions.....	29
Newmark Dwinsker Co-operative Savings and Loan Association.....	38, 39
New Netherland Bank of New York, The, New York city.....	256
New safe deposit companies.....	31
New savings and loan associations.....	32
New trust companies.....	26
New trust company branches.....	28
New York Mortgage Company.....	40
New York Produce Exchange Bank, The, New York city.....	257
Niagara, Bank of, Niagara Falls.....	163
Neilsen and Lundbeck, Private Bankers.....	382
Nineteenth Ward Cooperative Savings & Loan Association.....	38, 39
North Avenue Bank of New Rochelle.....	258
North Collins, The Bank of.....	164
Northern Bank of New York.....	19, 20
North Hempstead, The Bank of, Port Washington.....	165
North Shore Bank, Oyster Bay.....	259
North Side Bank of Brooklyn.....	260

	PAGE
Northville Bank, The.....	25, 261
Norwood, State Bank of.....	300
Number of savings banks.....	15
Number of State banks.....	12
Number of trust companies.....	14

## O

Officers and directors of State banks.....	117-321
Ogdensburg Bank.....	262
Oliner Brothers, Private Bankers.....	33, 34, 38
Onondaga, Bank of.....	166
Ontario, State Bank of.....	301
Oppenheim, Harry, Private banker.....	333
Ortolani, Enrico, Private Banker.....	334
Oyster Bay Bank.....	263

## P

Pasca, Michele G., Private Banker.....	33, 385
Pacific Bank, The, New York city.....	264
Patchogue Bank, The.....	265
Payment of dividends.....	39, 40, 42
Payments in liquidation.....	39, 40
Paconic Bank, The, Sag Harbor.....	266
Penn Yan, Baldwin's Bank of.....	119
Penn Yan, Citizens' Bank of.....	201
People's Bank of Buffalo, The.....	267
People's Bank of Hamburg, The.....	268
People's Bank of Haverstraw, The.....	269
People's Bank of Johnstown, N. Y., The.....	270
People's Bank of the City of New York, The.....	271
People's Bank of Niagara Falls.....	25
People's Bank of Potsdam, N. Y., The.....	272
People's Bank of Troy, The.....	273
People's State Bank of East Randolph, The.....	274
Pepe, Alfonso, and Sons, Private Bankers.....	33, 386
Perera, Lionello, Private Banker.....	33, 387
Perry, Citizens' Bank of.....	202
Petty fund.....	46
Personal loan companies.....	29, 30
Personal loan brokers.....	28
Philadelphia, Bank of.....	167
Phoenix Bank, The.....	275
Popular Banking, Savings and Loan Association.....	40
Port Jefferson, The Bank of.....	168
Potsdam, The People's Bank of.....	272
Power City Bank, Niagara Falls.....	25, 276
Prattsburgh State Bank.....	277
Prisco, Raffaello, Private Banker.....	388
Private bankers.....	9, 10

	PAGE
Private bankers, new .....	33
Private bankers, claiming partial exemption .....	35
Private bankers, increase of permanent capital .....	33
Private bankers, decrease of permanent capital .....	34
Private bankers closed .....	34
Private bankers fund .....	45, 46
Private bankers refused .....	34
Private bankers, reports of .....	327-402
Public Bank, The, New York city .....	278

## Q

Quarterly reports .....	117-402
-------------------------	---------

## R

Randolph, State Bank of .....	302
Ransomville, State Bank of .....	303
Ratio of surplus of banks to capital .....	13
Receivership, costs of .....	39
Rensselaer County Bank, Rensselaer .....	279
Reserve depositaries .....	21, 22
Resources of all institutions under Banking Department .....	35, 36
Richmondville, Bank of .....	169
Rockville Centre, Bank of .....	170
Rome City Bank .....	11, 24, 280
Rome Trust Company .....	11, 26
Roster of Department .....	48-51
Rushville State Bank .....	281

## S

Safe deposit companies .....	31-32
Sakser, Frank, Private Banker .....	34, 389
Saugerties Bank, The .....	282
Savings banks statistics .....	15-16
Savings banks, gain in resources .....	15
Savings banks, surplus .....	15
Savings and loan associations .....	32
Schirripa, Vincent, Private Banker .....	390
Schnitzer, Henry J., Private Banker .....	391
Schoharie County Bank, The, Schoharie .....	283
Schwabach, Sigmund Geza, Private Banker .....	33, 392
Schwenk, L. W. .....	38, 40
Scotto, Raphael, Private Banker .....	33, 393
Sea Cliff Bank .....	38, 39
Seaside Bank, West Hampton Beach .....	284
Securities in custody of Superintendent .....	40, 41, 107-113
Security Bank of New York .....	11, 24, 25, 285
Seneca Falls, N. Y., The State Bank of .....	304
Sessa, Joseph, Private Banker .....	34, 394
Sherman, State Bank of .....	305

	PAGE
Southampton Bank, The .....	286
South Dayton, Bank of .....	171
Southold, Bank of .....	172
South Side Bank of Bay Shore, N. Y.....	287
Spencerport, The Bank of.....	173
Stabile, Francis R., Private Banker.....	395
State Bank of Avon, The .....	288
State Bank of Belmont, The .....	289
State Bank of Bolivar .....	290
State Bank of Brocton .....	291
State Bank of Canastota, N. Y. ....	292
State Bank of Chatham, N. Y. ....	293
State Bank of Commerce of Broekport, N. Y., The.....	294
State Bank of Fillmore, The .....	295
State Bank of Hilton .....	296
State Bank of Kenmore .....	24, 297
State Bank of Mayville .....	298
State Bank, The, New York city.....	26, 299
State Bank of Norwood .....	300
State Bank of Ontario .....	301
State Bank of Randolph .....	302
State Bank of Ransomville, The .....	303
State Bank of Seneca Falls, N. Y., The .....	304
State Bank of Sherman .....	305
State Bank of Theresa .....	306
State Bank of Trumansburg, N. Y., The .....	307
State Bank of Williamson, The .....	308
State banks, aggregate resources and liabilities of.....	13, 14, 322-324
State Exchange Bank, The, Holley.....	309
State Fair exhibit .....	23, 24
State Savings Bank of the City of New York.....	38, 39, 40
Statistics of savings banks.....	15, 16
Statement of securities held in trust for incorporated banks, individual bankers and private bankers.....	40, 41, 107-113
Steuben, Bank of .....	174
Suffolk County, Bank of.....	175
Suspension Bridge, Bank of.....	176
Syracuse, City Bank of.....	25, 207

## T

## Tables:

Aggregate resources and liabilities of private bankers.....	10, 403
Aggregate resources and liabilities of State banks.....	13, 14, 322-324
Branch banks closed.....	25
Change of name of banks.....	25
Change of name of trust companies.....	27
Increases of capital of banks.....	25
Increases of capital of trust companies.....	27
New banks .....	24

Tables — <i>Continued</i>	PAGE
New branch banks .....	26
New safe deposit companies .....	31
New safe deposit company branches.....	31
New savings and loan associations.....	32
New trust companies .....	26
New trust company branches .....	28
Resources of all institutions .....	35, 36
Securities in custody of superintendent .....	40, 41, 107-113
Trust companies closed .....	27
Trust company branches closed .....	28
Trust company mergers .....	27
Taconic Valley Bank, Berlin .....	310
Tarabella, C., and Company, Private Bankers.....	33, 396
Termini, Guiseppi, Private Banker.....	33, 397
Theresa, State Bank of .....	306
Tocci, Felice, Private Banker.....	398
Total resources of all institutions .....	35, 36
Troy, People's Bank of .....	273
Trumansburg, The State Bank of .....	307
Trust company branches closed .....	28
Trust companies closed.....	27
Trust company mergers .....	27
Trust companies .....	14-15
Trust company statistics .....	14-15
Twenty-third Ward Bank of the City of New York, The.....	311

## U

Union Bank of Brooklyn .....	17-19
Union Bank of Medina .....	312
Union Stock Yards Bank of Buffalo.....	313
United States, The Bank of .....	177
Universal Trust Company .....	38, 39
University Bank, Alfred .....	314
Unsecured circulation .....	113

## V

Verrilli Brothers, Private Bankers.....	399
Viggiani, Enrico, Private Banker.....	400

## W

Washington Savings Bank, New York .....	38, 39, 40
Washington Heights, Bank of .....	178
Watkins State Bank .....	315
Waverly, The Citizens' Bank of .....	203
Wayne, Bank of .....	37, 39
Weekly Bulletins .....	55-106
Weekly statements .....	404-416
Westbury, Bank of .....	179
Westchester Avenue Bank, New York .....	316



# INDEX

441

	PAGE
West Side Bank, New York city.....	317
Westfield, Citizens' Bank of .....	204
White Plains, N. Y., The Citizens' Bank of.....	205
Williamson, State Bank of .....	308
Wilson State Bank .....	318
Woodhaven Bank, The .....	38, 39
Worcester, The Bank of .....	180
W. R. Grace & Co.'s Bank .....	24, 319

## Y

Yorkville Bank, New York city.....	320
------------------------------------	-----

## Z

Zaro, Henry C., Private Banker.....	34, 401
Zwilchenbart, A., and Martin Gasser and Company, Private Bankers..	34, 402